BGŻ BNP PARIBAS

BiznesPl@net User Manual

Bank BGŻ BNP Paribas Spółka Akcyjna with its seat in Warsaw at Kasprzaka 10/16, 01-211 Warsaw, registered in the Register of Entrepreneurs of the National Court Register by the District Court for the capital city of Warsaw in Warsaw, XII Business Division of the National Court Register under the number KRS 0000011571, with tax identification number (NIP): 526-10-08-546 and share capital of PLN 84,238,318 fully paid up

Table of Contents

1. GLOSSARY 7

2. SYSTEM REQUIREMENTS 8

3. GENERAL NAVIGATION 9

3.1 Form Components 10

3.2 Printing Forms 11

4. LOGGING INTO SYSTEM 12

4.1 Logging into the System for the First Time 12
4.1.1 First Login with Masked Password and SMS Codes 13
4.1.2 First Login with Electronic Signature 13

4.2 Subsequent System Logins 15
4.2.1 Logging in Using Masked Password and SMS codes 15
4.2.2 Subsequent Login Using Electronic Signature 17

5. ADMINISTRATION AND TOOLS 19

5.1 User Management 19

5.2 My rights 20

5.3 Acceptance Patterns 21

5.4 Keys Management 24

5.5 Card / USB Cryptographic Device Management 26

5.6 Password Change 26

5.7 Change of the Logging and Transaction Authorization Method 27

5.8 Import 28
5.8.1 Template Review 28
5.8.2 New Template 29
5.8.3 Importing data 31

5.9 Export 31
5.9.1 Template Review 32
5.9.2 New Template 32
5.9.3 Export Data 34

5.9.4 Filters 34

5.10 Reports 35
5.10.1 Templates Review 35
5.10.2 New Template 37
5.10.3 New Filter 38
5.10.4 Generating Reports 39
5.10.5 Reports to Download 39
5.10.6 New Filter 41

6. OTHER 42

6.1 Correspondence 42
6.1.1 Correspondence Review 42
6.1.2 New Message 43

6.2 System Usage History 45

6.3 Applications 46
6.3.1 New Application or Instruction 46
6.3.2 Submitted Applications and Instructions 47

6.4 Notifices 48
6.4.1 Notification settings 48
6.4.2 Sent Notifications 50

6.5 SMS Codes 51
6.5.1 Telephone for SMS Codes 51
6.5.2 SMS Code List 52

6.6 SMS Charges 52

6.7 User Profile 53

7. TEMPLATES AND CONTRACTORS 55

7.1 Payment Templates 55
7.1.1 List of Payment Templatess 55
7.1.2 New Template 56
7.1.3 Modify Template 60
7.1.4 Remove Template 61

7.2 Contractors 61
7.2.1 List of Contractors 62
In order to assign a contractor to a given group, select a contractor from the list, choose a group from *Move to group* field and click *Move.* 62
7.2.2 Groups Management 63
7.2.3 New Contractor 65

7.2.4 Modifying Contractor Data 65
7.2.5 Remove Contractor 66

8. USER CONTEXTS 67

9. ACCOUNTS 68

9.1 Accounts List 68

9.2 Account Details 69

9.3 Blockades 71

9.4 Bank Statement 71

9.5 Account History 75

9.6 MBR Statement 77

10. TRANSFERS 80

10.1 General Information about Transfers 80

10.2 Packages 80

10.3 Review 82
10.3.1 To Send 84
10.3.2 Sent 85
10.3.3 Executed 87
10.3.4 Rejected 88
10.3.5 Waiting Room 89
10.3.6 Search 90

10.4 Domestic Transfer 92

10.5 ZUS Transfer 96

10.6 Tax Transfer 97

10.7 Currency Conversion 99

10.8 Cross-Border Transfer 101

10.9 MT101 Transfer 106

10.10 Direct Debit 108
10.10.1 New Direct Debit Order 108
10.10.2 Request for Consent to Direct Debit 110
10.10.3 List of Requests 112

11. LOANS 114

11.1 Loans List 114

11.2 Loan Data 114

11.3 Repayment Schedule 115

11.4 Loan Accounts 117

11.5 Guarantees 118

12. LETTERS OF CREDIT 120

12.1 Import L/C 120
12.1.1 List of L/C 120
12.1.2 Opening a L/C 121
12.1.3 Amending Terms 131
12.1.4 Application Review 131
12.1.5 Document Acceptance 132
12.1.6 Payments Register 134

12.2 Export L/C 136
12.2.1 List of L/C 136
12.2.2 Cover Letter to Documents 139
12.2.3 Application for an L/C transfer 139
12.2.4 Application for a transfer of a change to the L/C 139
12.2.5 Assignment of proceeds 140
12.2.6 Application Review 140
12.2.7 Payments Register 140

13. STANDING ORDER 143

13.1 Standing Orders List 143

13.2 New Standing Order 144

13.3 Modifying Standing Order 146

13.4 Canceling Order 148

14. DEALONPL@NET 150

14.1 Spot transactions 150

14.1.1 FX rate panels 150

14.1.2 Transactions 152

14.1.3 Orders 153

14.2 Orders 154

14.3 Transaction and order history 155

14.4 Market analyses 156

14.5 Settings 157
14.5.1 Panel configuration 158
14.5.2 Account configuration 158
14.5.3 Transaction and order authorisation 159

15 DEPOSITS 160

15.2 Deposit List 160

15.3 New Deposit 161

15.4 Negotiated Deposit 163

15.5 Negotiable Deposit Calculator 165

15.6 Deposit Modification 165

15.7 Breaking a Deposit 166

15.8 Deposit Interest Rate 166

16 CARDS 169

16.2 Payment Cards List 169

16.3 Card Data 170

16.4 Transactions Specification 171

16.5 Card Account Statement 171

16.6 Card-Related Applications 173

1. Glossary

Transaction Authorization — a security mechanism that enforces user's confirmation of request of transaction before they are sent to the Bank. In BiznesPl@net, you must place your electronic signature or enter an SMS code, depending on which transaction authorization method you are using.

PDF (Portable Document Format) — a widely known and used document format created and advocated by Adobe Systems. You can download a PDF viewer application from http://www.adobe.com/products/acrobat/.

ZIP format — a widely known and used file compression format. Using compressed files saves time during data transmission.

IBAN — the International Bank Account Number. This is the extension of the BBAN (Basic Bank Account Number) used internationally to uniquely identify a Customer account all over the world.

ID — your unique ID in the system, also called login or user name. You use your ID to log into the system.

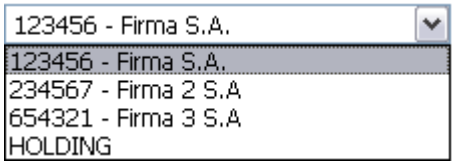
Import — a system feature designed to read data from files in some predefined or specified formats (for example, instead of entering transfers manually, you can read a group of transfers from a file generated by a financial and accounting system.)

Key (PCKS) — in cryptography, a code used to encrypt, sign or decrypt encoded data. Encrypted communications use the following keys:

- Public Key
- Private Key, which is secret and known only to the authorized person (the key may reside at the User's disk drive or on a cryptography card). for example, such a key may be used to sign orders.

Customer (Company / User) context — working in a context refers to performing specific actions in relation to the specified company (company context) or individual customers' accounts. for example, when working in a specific company context, you have access exclusively to the accounts of that company (even if you are authorized to access accounts belonging to multiple companies).

A list of your accounts is displayed by default after you log into BiznesPl@net.



Starter Package — a machine-generated envelope containing the password to activate (or unlock) user access. Each envelope issued to you is recorded in the system.

Authorization Rights Differentiation Mechanism — a feature that enables different authorization rights to accounts to be granted. Transactions entered by a user must be signed by persons specified in acceptance patterns for a given account before they can be sent. for example, User A has the right to enter transactions for account No. 111. The user must authorize any data entered. In such a case, the transfer will wait until Users B and C place their signatures. Placing a signature is tantamount to authorizing. Only when the two users' signatures are placed, the transfer can be sent to the Bank.

SSL 3.0 — a secure and private protocol for exchanging data over the Internet. Data sent over the network are encrypted so that no third party can decode them. This is the most widely used and most effective encryption method used in Internet banking and commerce.

2. System Requirements

To use the Internet system, you need a computer with Internet access and one of the following Web browsers:

- Internet Explorer 5.5 or higher (v5.5 must have SP2 installed)
- Netscape Navigator 7.02 or higher
- Opera 8.5 or higher
- Mozilla Firefox 1.5.xx or higher

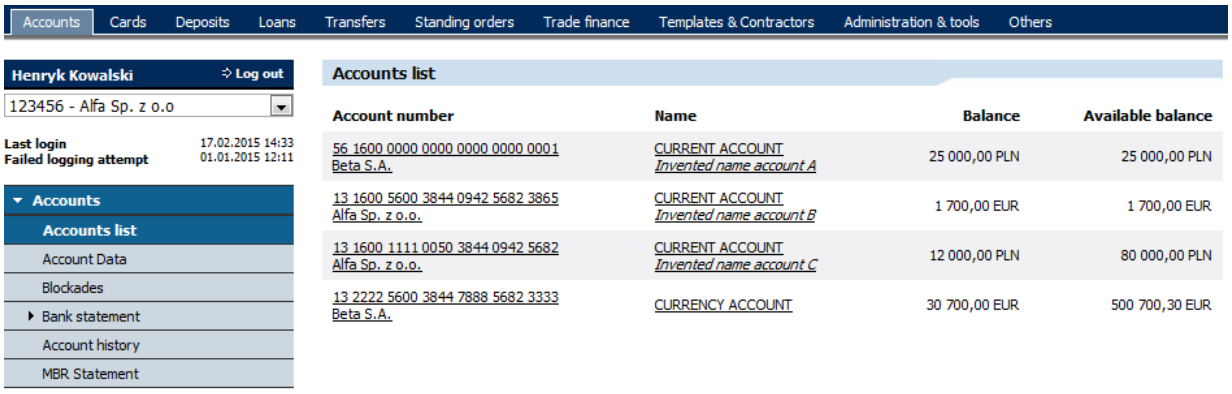
The system works correctly in 1024x768 screen resolution.

Internet connection data rate required for the client application is 64kb/s minimum, 256 kb/s recommended.

For detailed information, see the Bank's Web site section related to e-Banking.

3. General Navigation

The BiznesPl@net screen is divided into the following sections:



Navigation Bar

- Envelope symbol ( ) directs you to the *Correspondence* module, *Correspondence Overview* form.
- The navigation section *contains* the following links:
  - News
  - Contact
  - Settings — directs to the *Settings* form that enables you to configure the following system parameters:
    - Data sorting — ascending or descending
    - Number of records in tables — 10, 20, 30, 50, 100, All
    - Default context displayed after login (for customers who use BiznesPl@net as individual and company users, or as individual users who have access to more than one company account.)

A list of your accounts is displayed by default after you log into Pl@net.

- Default private key for logging in and signing orders (if you are using an electronic signature and you have generated more than one key).
- Image displayed in the anti-phishing security feature.

This image helps secure the system. With this image you can be sure you are at the Bank's Web Site. If you were redirected to a phishing Web site pretending to be BiznesPl@net to try to capture your system passwords, you would see a different image than the one you have selected. for more information see the security rules in the e-Banking section at the Bank's Web site.

- Foreign currency rates — directs you to the foreign currency rates form with current rates. Additionally, if you click *Exchange rate archive*, you are directed to an external site where you can browse archive data.
- System security — directs you to information about the system's security features.
- Questions and Answers — direct you to answers to Frequently Asked Questions.
- Show help/Hide help — enables or disables the *System Help* bar at the bottom.
- Polish/English — application language version.

Main Navigation Menu

The main menu consists of tabs (e.g. Accounts, Cards, Deposits, Transfers, etc.) By clicking any tab in the main menu, you can open the side menu relevant for the tab and based on your user authorization rights in the system.

Side Menu

When you click an option in the menu, a form opens in the work area. The list of tabs and forms you can see depends on your user rights in the transaction system.

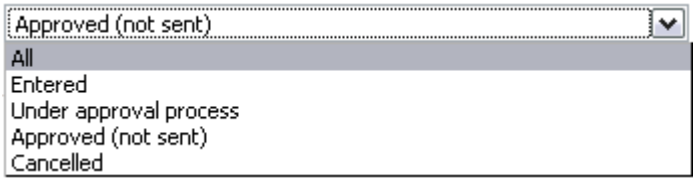
Work Area

This is where forms are displayed. You use the forms to perform all operations in the Internet system. Below the work area, there is information about the version of the component installed.

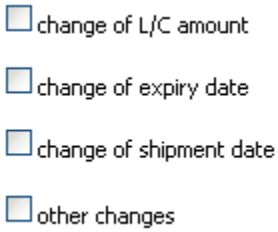
3.1 Form Components

The following components may appear in forms:

Drop-down list — you can choose a single option from this list of items:



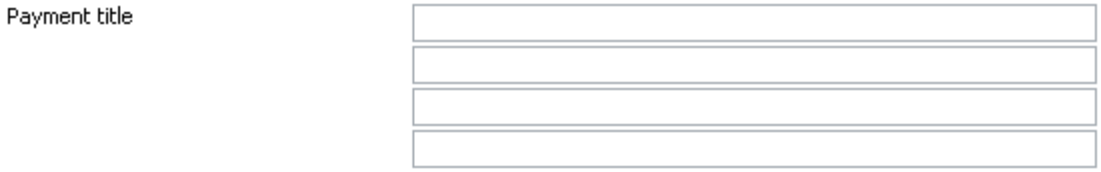
Check-box — with this form component, you can choose several options at the same time:



Radio button — with this form component, you can choose only one option:

VISA Business	Cash transactions	Non-cash transactions
	2 500,00 PLN	5 000,00 PLN
	2 500,00 PLN	10 000,00 PLN

Edit box — enables you to enter any value containing alphanumerical characters and special characters. Depending on the specific form, the edit box may accept values according to allowed characters defined for that field (for example, detailed information on domestic transfers and international transfers):



3.2 Printing Forms

You can print information from the majority of forms. To print a form, click .

4. Logging into System

BiznesPl@net system provides two methods for logging in and authorization:

logging in	*authorization*
method 1: **masked password and SMS codes**	**+ SMS code**
method 2: **electronic signature**	**+ electronic signature**

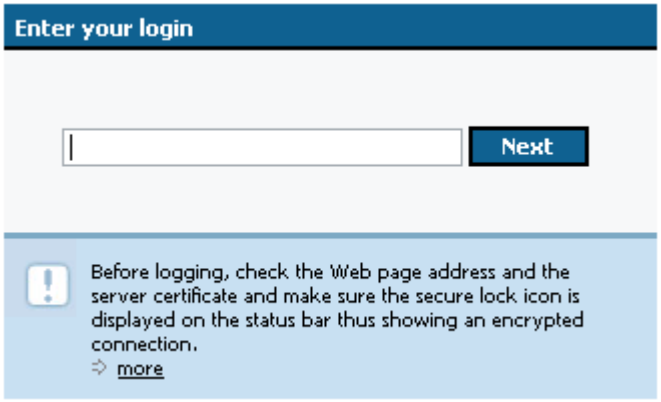
For more details, see the Bank's Web site.

4.1 Logging into the System for the First Time

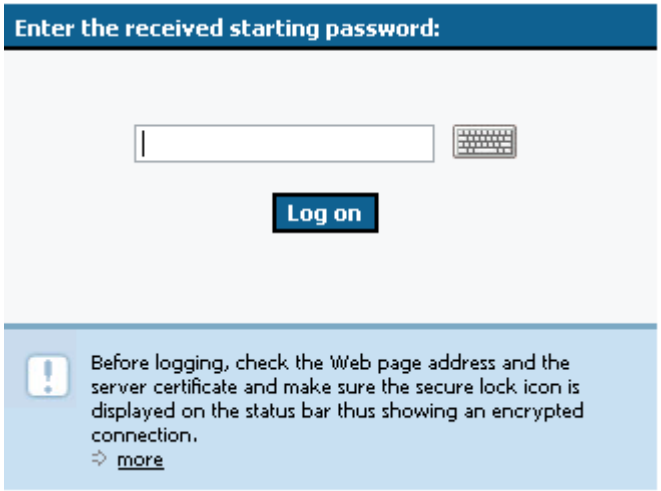
The first system login screen is available when you enter the https://biznesplanet.bgzbnpparibas.pl Web page. You can find the link to the login page at the Bank's home page.

To activate system access, you need the *starter password* (disposable code) and login. You receive the information when you submit the application to activate application access.

- At the logging in page, you enter your login (user name), e.g. janiks480.


Enter your login
Next
Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.
more

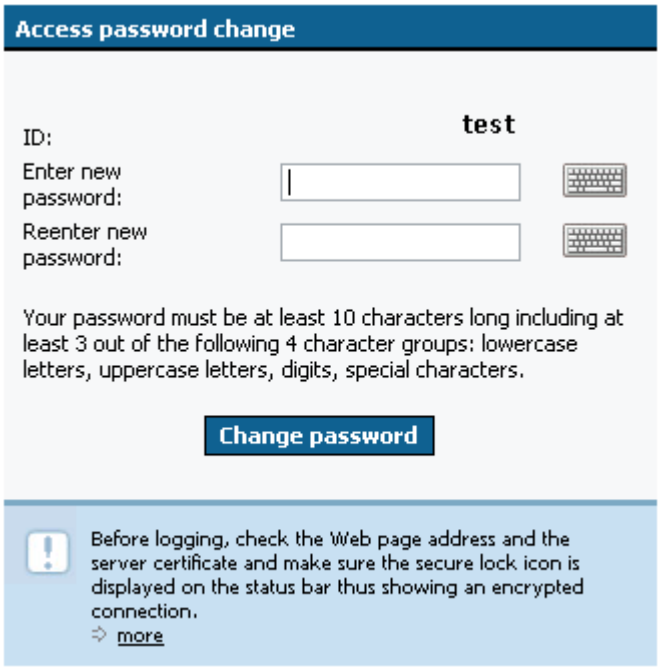
- Then, enter your disposable password which you have received in the secure envelope.


Enter the received starting password:
Log on
Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.
more

Using the **Virtual Keyboard**, you can enter your password by choosing characters from a keyboard displayed on your screen. This helps protect you against any spyware installed in your computer that try to read characters typed on your standard keyboard.

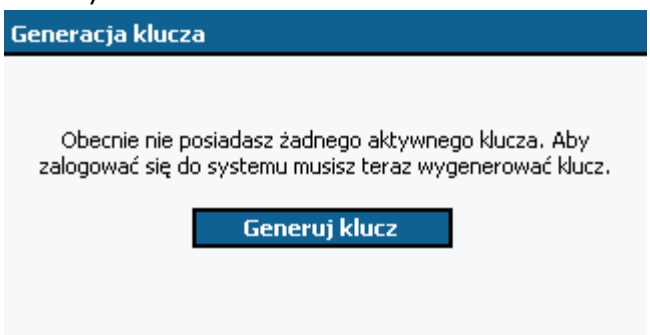
4.1.1 First Login with Masked Password and SMS Codes

- **If you have chosen to use masked password to log in**, the system will display a form with a request to define your target password for the system. This is the only time you enter the whole password in the system. During subsequent login procedures, the system will require you to type only selected characters from the password.

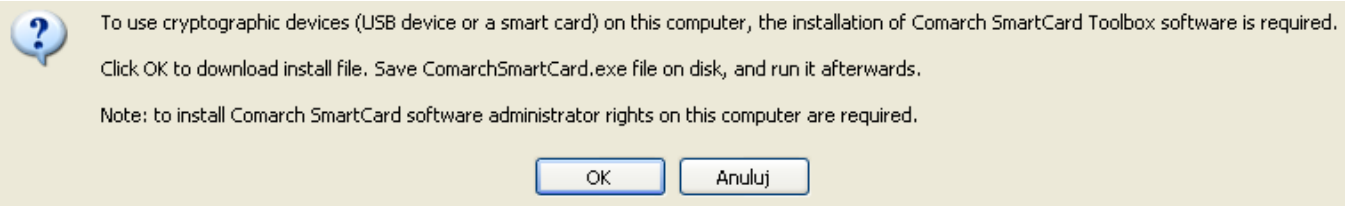

Access password change
ID:
test
Enter new password:
Reenter new password:
Your password must be at least 10 characters long including at least 3 out of the following 4 character groups: lowercase letters, uppercase letters, digits, special characters.
Change password
Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.
more

4.1.2 First Login with Electronic Signature

- **If you have chosen to log in using an electronic signature**, you need to install a component to generate electronic signatures and Comarch SmartCard software to support cryptographic devices. Then you need to generate a key by clicking "Generate Key."

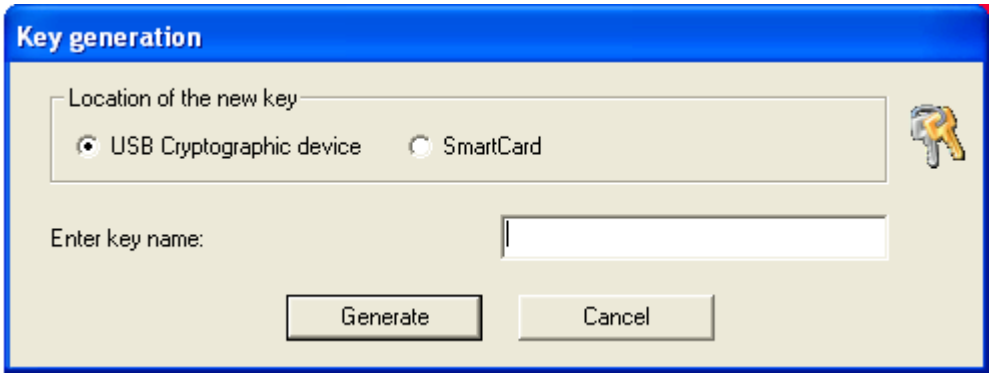

Generacja klucza
Obecnie nie posiadasz żadnego aktywnego klucza. Aby zalogować się do systemu musisz teraz wygenerować klucz.
Generuj klucz

- In order to install the Comarch SmartCard software to support cryptographic devices, please follow the instructions displayed on the screen.

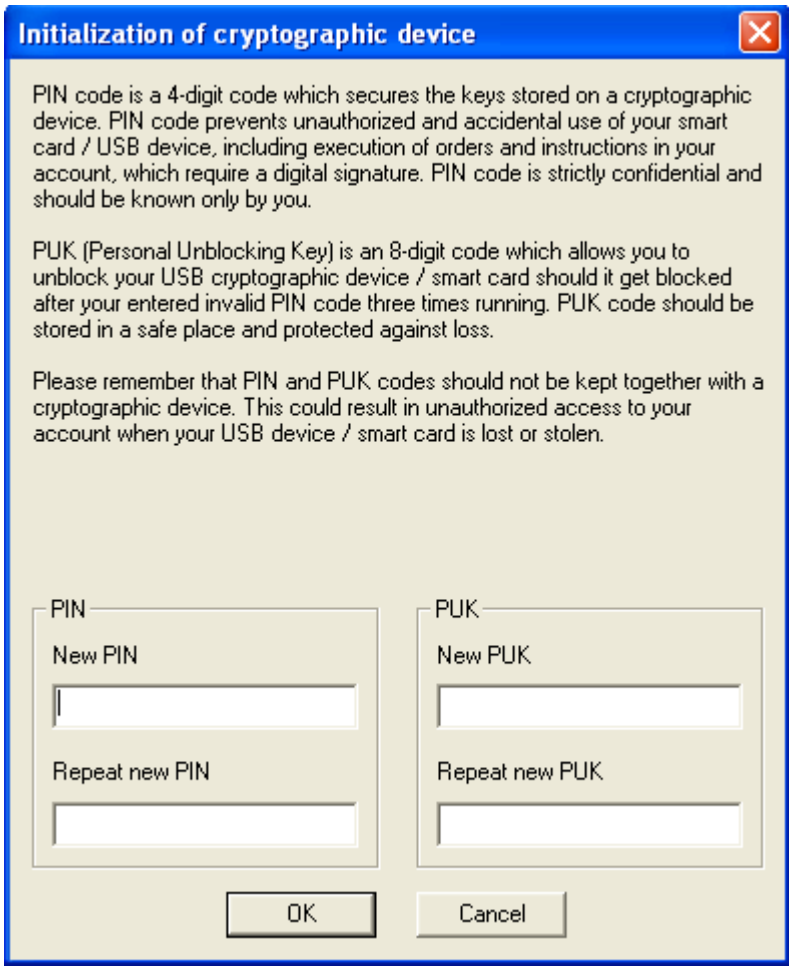

To use cryptographic devices (USB device or a smart card) on this computer, the installation of Comarch SmartCard Toolbox software is required.
Click OK to download install file. Save ComarchSmartCard.exe file on disk, and run it afterwards.
Note: to install Comarch SmartCard software administrator rights on this computer are required.
OK
Anuluj

Please note: When the installation process is completed, if you use Windows 98 or Windows ME operating systems, you need to restart your computer. When your web browser is required to be closed, please repeat steps described in Item 4.1. Logging into the System for the First Time.

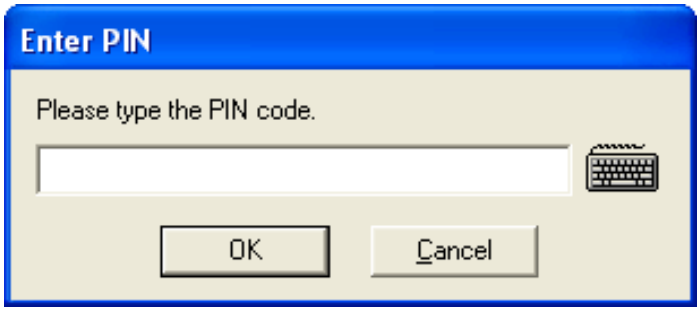
- Once you click the *Generate Key* button again, the system will display the cryptographic key generation screen. Please select a device type where the key is to be generated on and assign a name to the key to be saved (the key name cannot include Polish diacritics or special characters).



- In the next step, you need to initialise the cryptographic device (that is, define the PIN and PUK to the device where the key will be generated on).


Initialization of cryptographic device
PIN code is a 4-digit code which secures the keys stored on a cryptographic device. PIN code prevents unauthorized and accidental use of your smart card / USB device, including execution of orders and instructions in your account, which require a digital signature. PIN code is strictly confidential and should be known only by you.
PUK (Personal Unblocking Key) is an 8-digit code which allows you to unblock your USB cryptographic device / smart card should it get blocked after your entered invalid PIN code three times running. PUK code should be stored in a safe place and protected against loss.
Please remember that PIN and PUK codes should not be kept together with a cryptographic device. This could result in unauthorized access to your account when your USB device / smart card is lost or stolen.
PIN
New PIN
Repeat new PIN
PUK
New PUK
Repeat new PUK
OK
Cancel

- Once the cryptographic device has been initialised, encrypting keys will be generated. To this end, you need to enter the PIN.

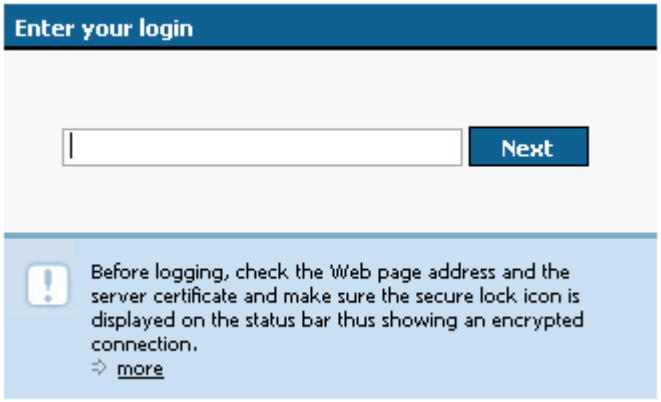


The key will be now generated and then you will be logged in to the BiznesPl@net system.

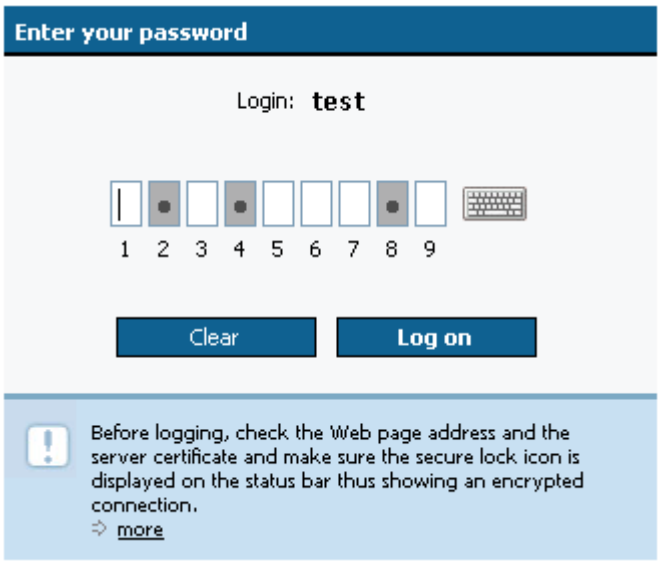
4.2 Subsequent System Logins

4.2.1 Logging in Using Masked Password and SMS codes

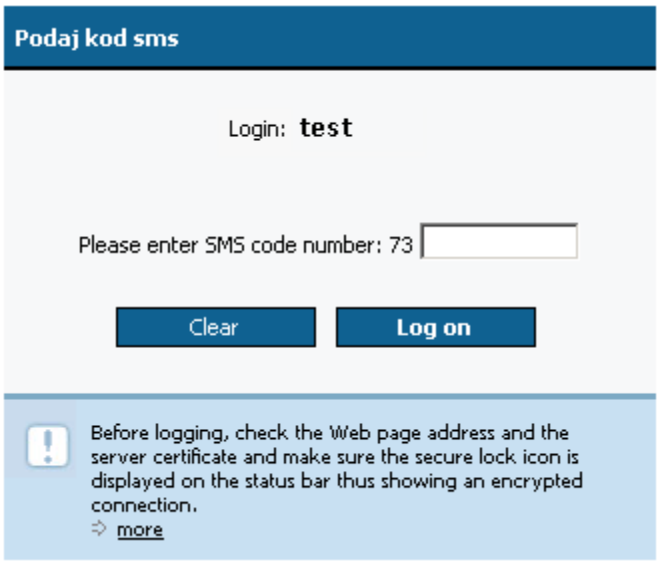
When you open the internet system's login page (https://biznesplanet.bgzbnpparibas.pl), you will see the log in form that consists of two subsequent screens. The first screen enables you to enter your login:


Enter your login
Next
Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.
more

After you enter a correct login, the system will ask you to provide your masked access password. You need to fill in only the missing characters at the specified positions in the password. The mask does not always have the same number of characters as the password you defined:


Enter your password
Login: test
1 2 3 4 5 6 7 8 9
Clear
Log on
Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.
more

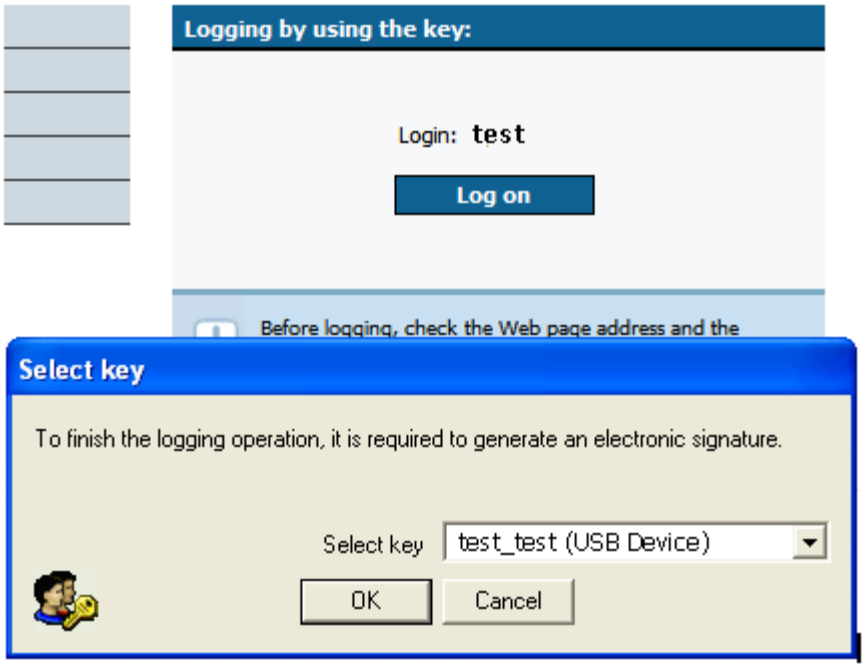
After entering selected characters from the password, click *Log on.* In the next step, the system will request you to authorize the logging by an SMS code. A screen will appear with a field to enter an SMS code, and the SMS code will be generated and delivered to the cellular telephone number predefined in the system.


Podaj kod sms
Login: test
Please enter SMS code number: 73
Clear
Log on
Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.
more

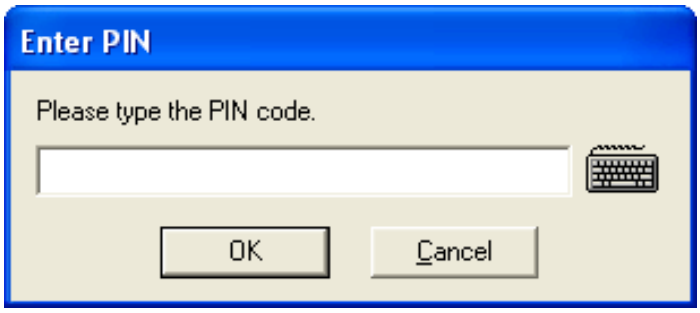
Once you have correctly entered the SMS code received, click *Log on* to confirm the entire logging operation.

4.2.2 Subsequent Login Using Electronic Signature

When you log in using an electronic signature, the system will first ask you to provide your login (the same as in the masked password procedure), and then to choose a key from your list of signature keys.


Logging by using the key:
Login: test
Log on
Before logging, check the Web page address and the
Select key
To finish the logging operation, it is required to generate an electronic signature.
Select key
test_test (USB Device)
OK
Cancel

Then please enter the PIN that secures the cryptographic device (smart card or a USB device) where the key is stored.


Enter PIN
Please type the PIN code.
OK
Cancel

5. Administration and Tools

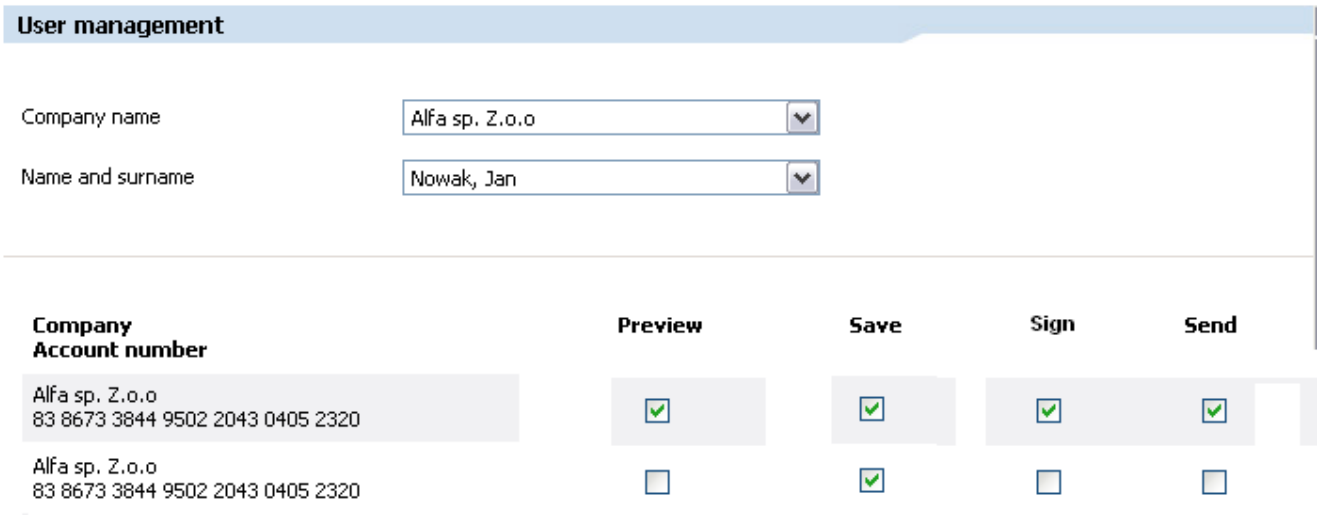
This tab contains features responsible for system operation management at the Customer's side, including user rights management and acceptance patterns management.

5.1 User Management

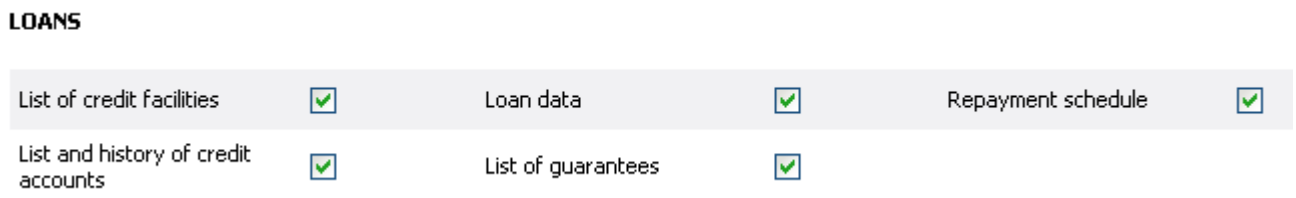
The User Management feature enables you to change authorization rights assigned by the Bank. Only the superuser can perform that role. Within the rights granted to him or her by the bank, the superuser may only restrict the authorization rights of other users. User authorization rights revoked by the superuser can be granted to the user again by the superuser. Additionally, the superuser may grant authorization rights that the regular user did not have before, provided that the relevant right had been granted by the BANK.

Authorization rights can be changed by selecting a user from the drop-down list and checking or un-checking the check boxes next to individual authorization rights.

In the available accounts section, choose the relevant account and action that the user will be allowed to perform (*Preview* is a prerequisite for other actions: *Save, Sign, Send.*) A marked check-box means that the user has the authorization right to perform the relevant function. When you are done, click *Confirm*.



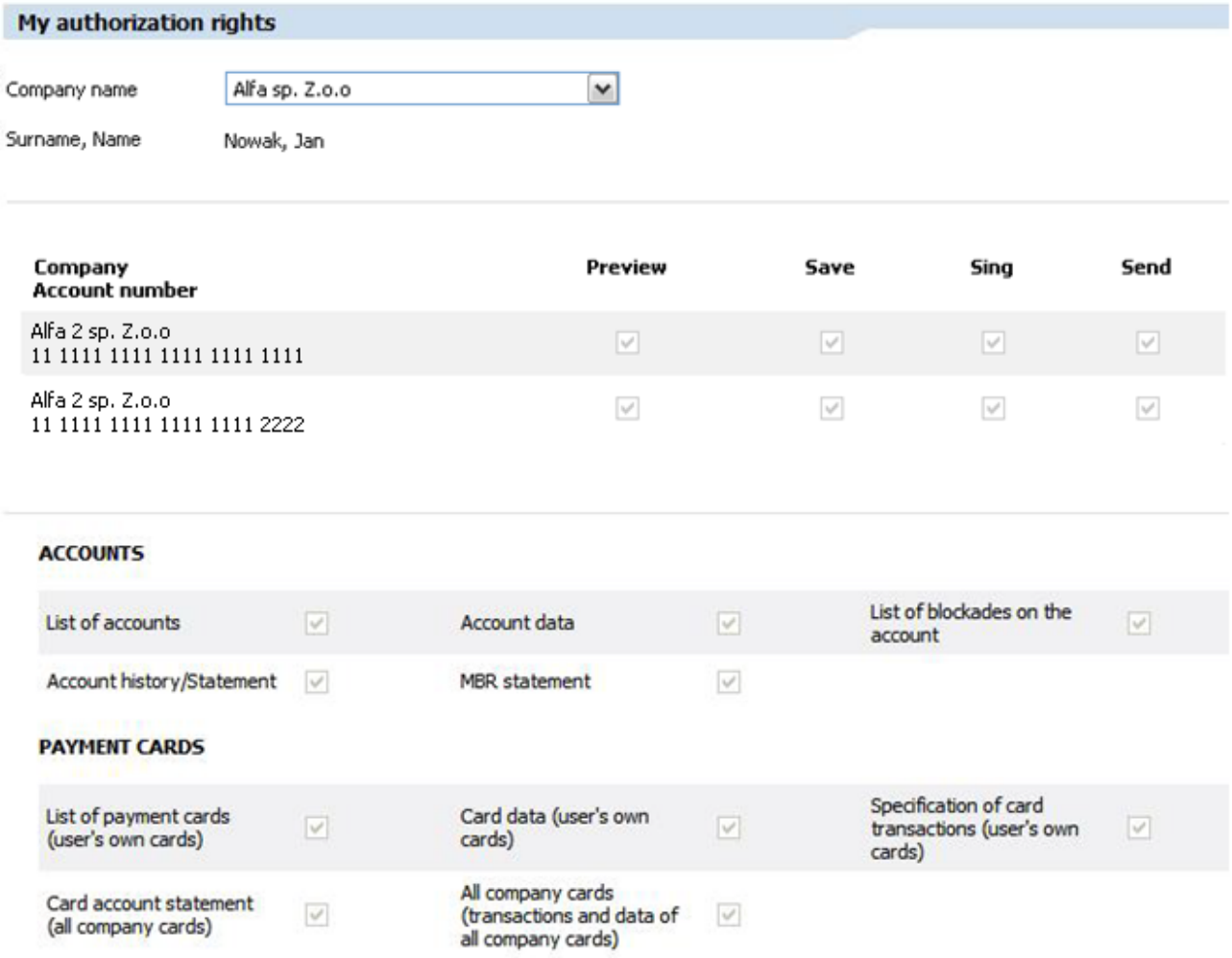
Similarly, the superuser can use the other sections to specify which functions a user can access.



To confirm changes, click *Confirm*.

5.2 My rights

This form is used to display authorization rights for the user logged in to the application along with the actions he or she may perform on available accounts. The information is presented in the company context in which the current user is logged in.



Authorization rights to Accounts:

- Save — the user has the right to fill in, modify and delete order forms.
- Sign — the user has the right to accept orders (within company-defined acceptance patterns).
- Send — the user has the right to send orders to the Bank.

This section lists all accounts for which the user has any of the above-mentioned rights.

Authorization rights to Functions:

This section lists actions available to the user, grouped by individual modules.

5.3 Acceptance Patterns

This form shows the list of acceptance groups and users assigned to the groups. You can use any name for a group. "Acceptance Group Symbol" is marked with subsequent letters.

Below, acceptance patters are defined, i.e. the rules which apply to making payments from the specified accounts.

Acceptance patterns

Company name: Alfa 2 sp. Z.o.o

Acceptance patterns user groups

Acceptance group symbol	Group name	Users belonging to the acceptance group
A	grupa a	Ja Kub

Acceptance patterns for the following accounts

Account number	Currency	Type	
11 1111 1111 1111 1111 1111	EUR	Current account	used limits
11 1111 1111 1111 1111 2222	PLN	Current account	used limits

Pattern details				Limits (S - single; D-daily; W- weekly; M - monthly)					
Pattern name	Pattern formula	Expiry date	Currency	Internal / Transfer Period	Amount	Related category Period	Amount	External Period	Amount
rachunki	A	No time limit No time limit	PLN	J	No limit	J	No limit	J	No limit
				D	No limit	D	No limit	D	No limit
				T	No limit	T	No limit	T	No limit
				M	No limit	M	No limit	M	No limit

Applications

Pattern ID	Pattern formula	Expiry date
wnioski	A	No time limit No time limit

Test

Account acceptance patterns are grouped into blocks. Each block contains a list of relevant accounts and any patterns assigned to them.

In addition to such fields as: pattern name, pattern formula, pattern expiration date and currency, each account-related pattern contains fields that define individual limits. Limits for *Internal Orders*, *related Group (within a holding)* and *External Orders* are defined separately.

You define limits in relation to a single operation (S), total operations per day (D), per week (W) and per month (M). If no limit has been set for a field, then the *No Limit* message appears.

You can click *used limits* to see how much of the limit has been used.

The form also shows acceptance patterns for applications. In this case, the procedure is the same as for account-related patterns, except that a single pattern applies to an entire group of applications.

RULES FOR ACCEPTANCE PATTERN FORMULAS

The acceptance pattern specifies how many people from which groups must sign an order before it can be sent to the Bank. The following example outlines the rules for creating an acceptance pattern:

We have three user groups: A, B, and C. The following pattern definitions are available:

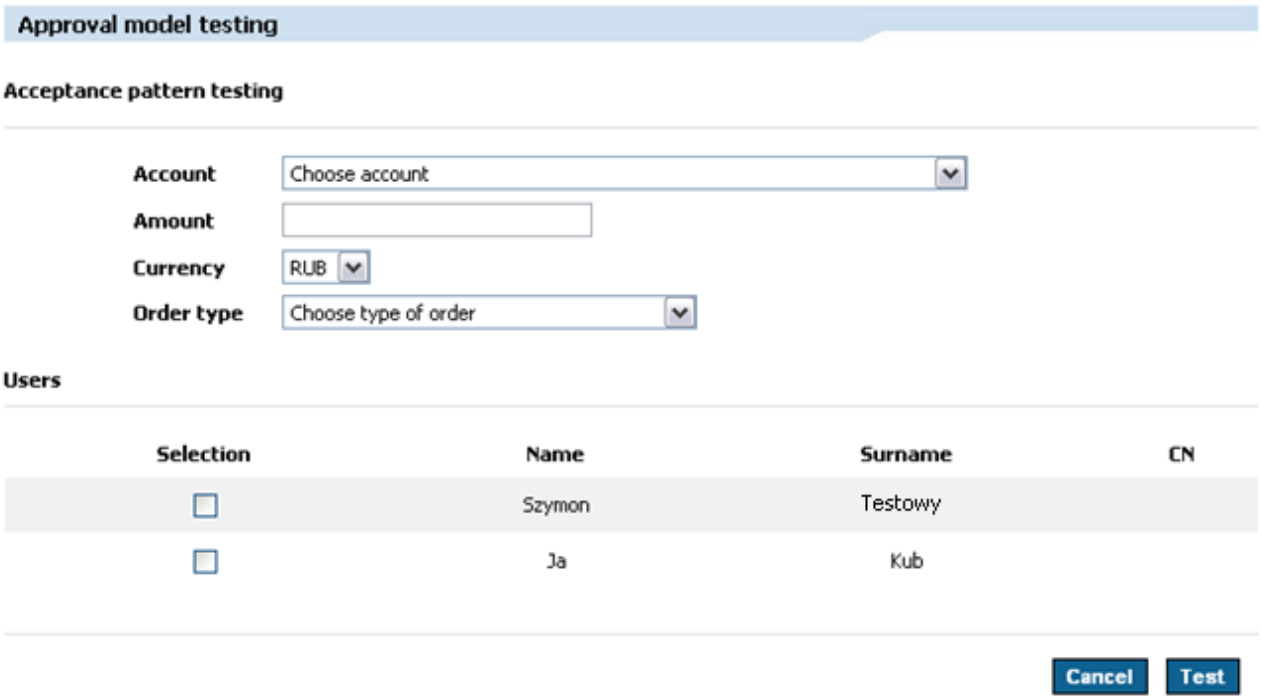
1. **A** — the order must be signed by **ONE** person from Group A
2. **A 2B** — the order must be signed by **ONE** person from Group A and **TWO** persons from Group B
3. **2[AB]** — the order must be signed by **TWO** persons from Groups A and B, i.e. one of the following three signature combinations is acceptable:
    a. one person from Group A and one from Group B
    b. two persons from Group A
    c. two persons from Group B

NOTE:

If several patterns have been assigned to a block of accounts, they are considered as alternatives. This means that it's enough to meet one of the patterns for an order to be accepted.

You can directly test how the acceptance patterns you have defined will work. Use the *Test* button to do this.

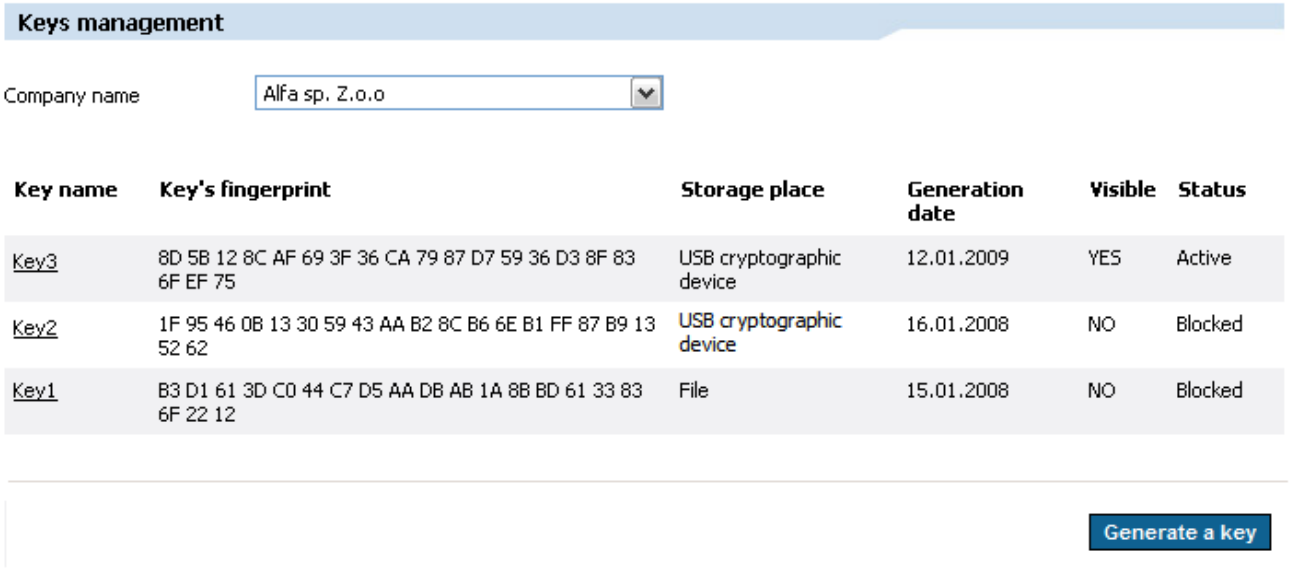
To test if an order could be sent, select an account, enter an amount in the correct currency, and choose an order type. Then select persons who would sign the order.



When you click *Test*, a message appears with the information whether an order with such a definition could be accepted.

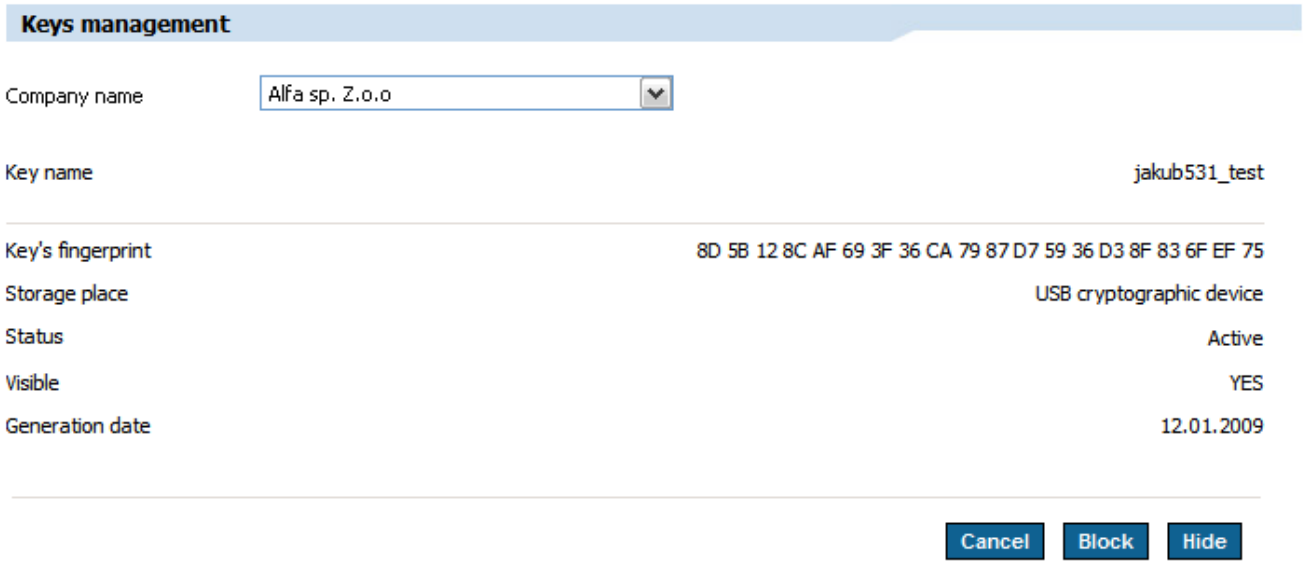
5.4 Keys Management

Keys management is required for users who authorize their orders with electronic signatures that need private keys. The form enables you to see all the keys you have, and to generate a new private key.
If you generate several keys, you can use any one you want by selecting the desired key from a drop-down list. The list appears when you place your electronic signature (when signing orders when logging in.) If you happen to block a key by entering an invalid passwords three times, you can still use the system by using another, active key.



When you click the link with your key name, a form opens presenting the key's detailed data. To generate an additional key, click the *Generate Key* button. The action of

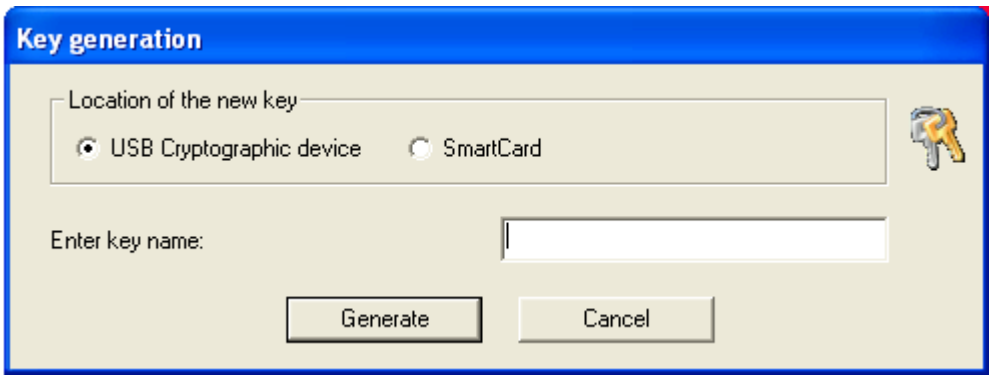
generating a new key (from the *Keys Management* form) requires your signature that uses another active key.



The detailed key data form enables you to perform the following actions:

- *Cancel* — cancels changes made in the form
- *Lock* — locks the active key; once you block a key, you cannot unlock it
- *Hide* — temporarily hides the key in the system. A hidden key is not shown e.g. when you sign orders. The key remains active and you can "show" it at any time.

If you want to generate another key, please specify its name and location where it will be stored (e.g. a USB device or a smart card).



Each of the generated keys should be activated by anyone of the keys activated earlier.

5.5 Card / USB Cryptographic Device Management

Cryptographic devices that can store private keys used to generate electronic signatures are a smart card and a USB cryptographic device. Both devices are secured by a PIN and PUK.

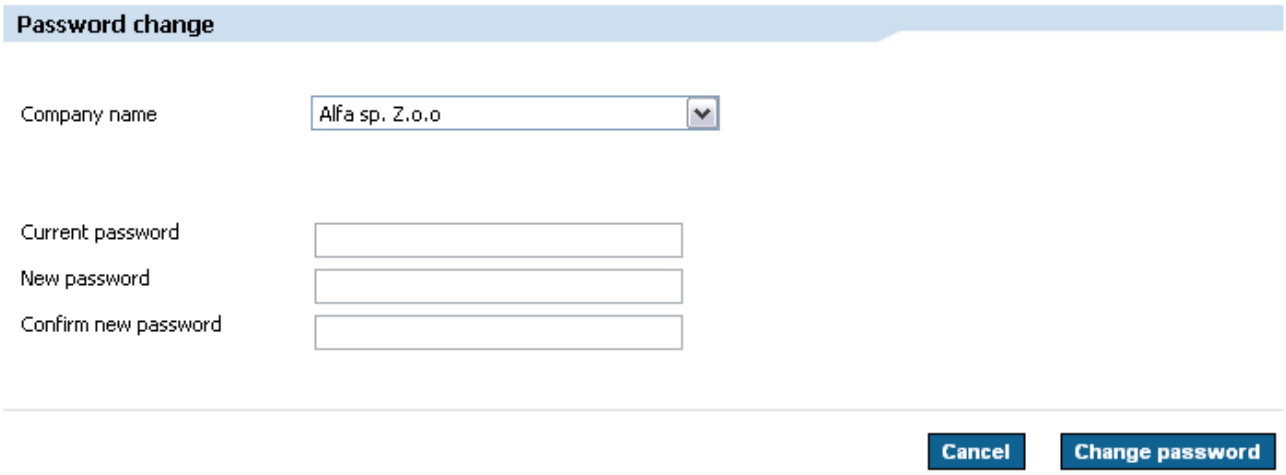
- **The PIN** prevents unauthorised and accidental use of your smart card or USB cryptographic device, including execution of orders and instructions in your account, which require an electronic signature. The PIN is strictly confidential and should be known only to the owner of a given cryptographic device. The PIN should consist of four (4) digits.
- **The PUK** – personal unblocking key. It should be stored in a safe place and protected against being lost, since it can be useful in case the user forgets his/her PIN or if the PIN is incorrectly entered five times in a row (blockade of a card/ USB device). In such situations, the PUK will allow you to unblock the card or USB device. The PUK consists of eight (8) digits.

The card/USB device management in the BiznesPl@net system enables its users to use the following options:

- ***Card/USB device initialization*** – it consists in determination of a PIN and PUK for a card or a USB device. The initialisation should be performed for each new cryptographic device. A blocked device can be also unblocked this way, which results however in a loss of keys saved on a given device and the need to determine a new PIN and PUK,
- *PIN change* – in order to change the PIN, you should enter the existing PIN to a form and then determine a new PIN and enter it again for the selected cryptographic device,
- *PUK change* – in order to change the PUK (unblocking key) for a card/USB device, please select the "PUK Change" option, enter the existing PUK and then determine a new PUK and enter it again,
- *Unblocking a card / USB device* – in order to unblock a smart card or USB device, please enter the present PUK for a given device and then determine a new PIN,
- *Keys deletion* – deleting a key from a selected cryptographic device.

5.6 Password Change

This form enables you to change the masked password. You must enter your new password twice to confirm the deletion of the old password. You only enter your full password when you are defining it. When you are logging in, the system requires you to type only selected characters from the password.



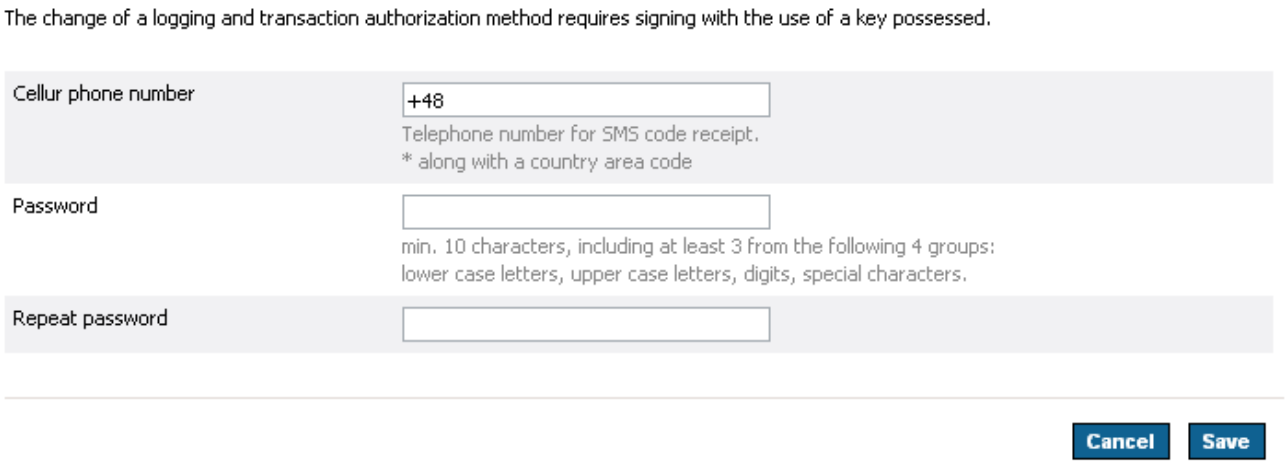
5.7 Change of the Logging and Transaction Authorization Method

BiznesPl@net system provides two methods for logging in and transaction authorization:

1) logging in with a masked password and SMS code and authorizing with an SMS code
2) logging in and authorizing using an electronic signature

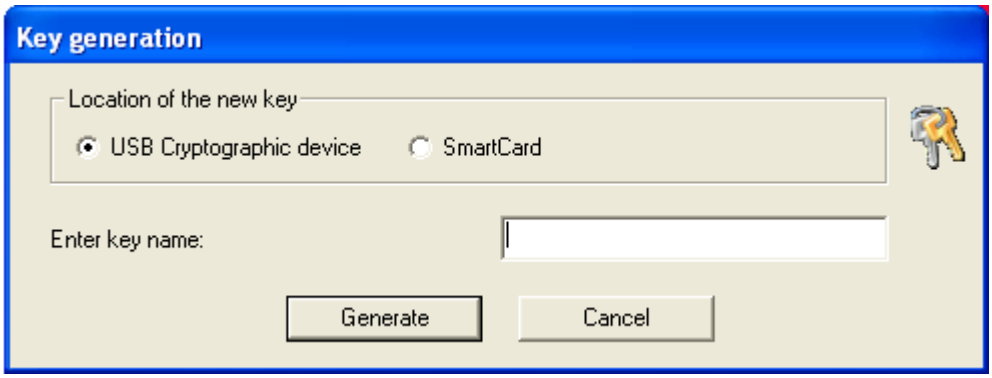
You can change the method you are using to the alternative method provided that you have the necessary authorization rights.

If you change the method to masked password and SMS code, you must specify the mobile phone number at which you will receive SMS codes. You must also define a password.


The change of a logging and transaction authorization method requires signing with the use of a key possessed.
Cellur phone number
+48
Telephone number for SMS code receipt.
* along with a country area code
Password
min. 10 characters, including at least 3 from the following 4 groups:
lower case letters, upper case letters, digits, special characters.
Repeat password
Cancel
Save

You must validate this form using your current authorization method — i.e. the electronic signature.

If you want to change the method to use electronic signatures, a form appears that enables you to generate a new signature key:



Please note: In order to generate a key and use electronic signatures, you need to install an electronic signature generation component and Comarch SmartCard software to service cryptographic devices. You should also have a cryptographic device to store encrypting keys that are used to generate signatures – either a USB cryptographic device or a smart card (with a reader).

A change of the logging and transaction authorisation method into electronic signatures should be confirmed by the currently used authorisation method, i.e. the SMS code.

5.8 Import

Importing is an application functionality that enables you to feed the system with data from files that contain:

- Domestic transfers
- Cross-border transfers
- Tax transfers
- ZUS transfers
- Direct debits
- Domestic contractors
- Foreign contractors
- MT101 transfers
- Debtors in direct debit

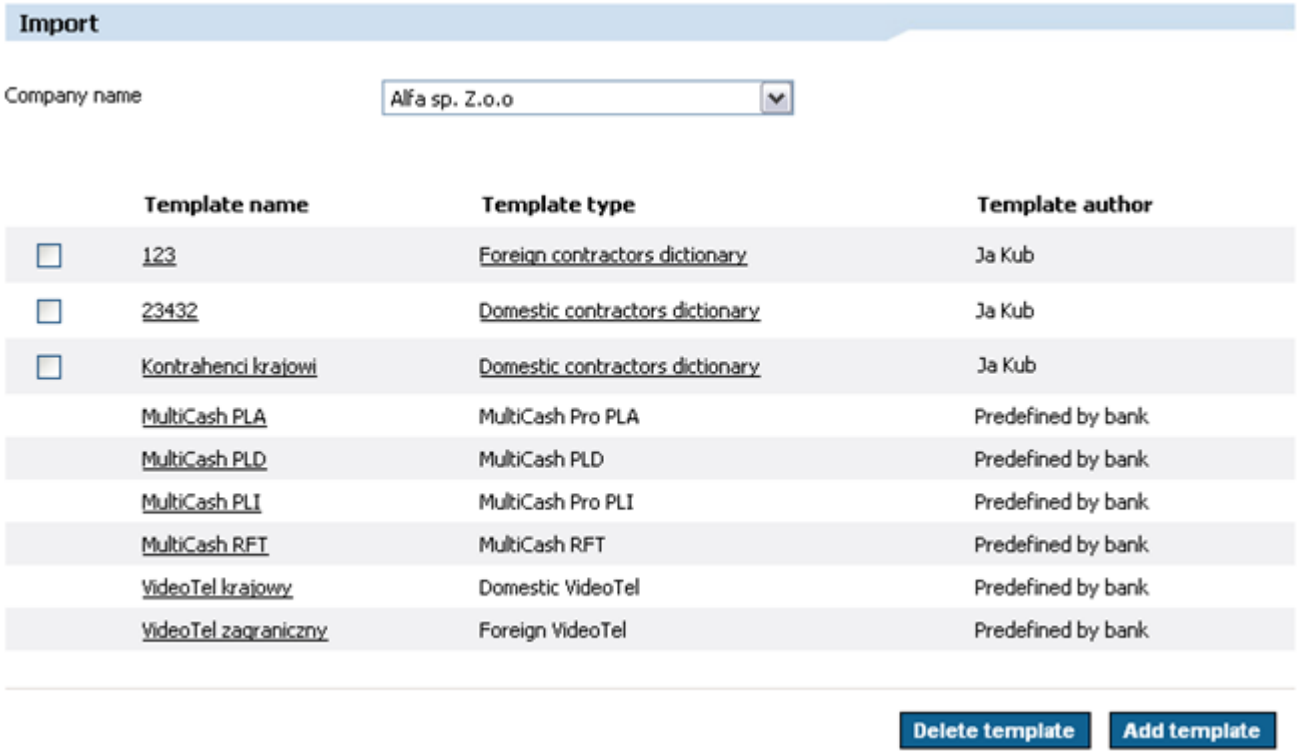
To import data into the system, you use a template that specifies the type of data imported. The side menu for the Import tab gives you direct access to:

- Preview of templates that already exist in the system (Templates Review)
- Creating new templates (New Template)

5.8.1 Template Review

This form enables you to perform three types of actions:

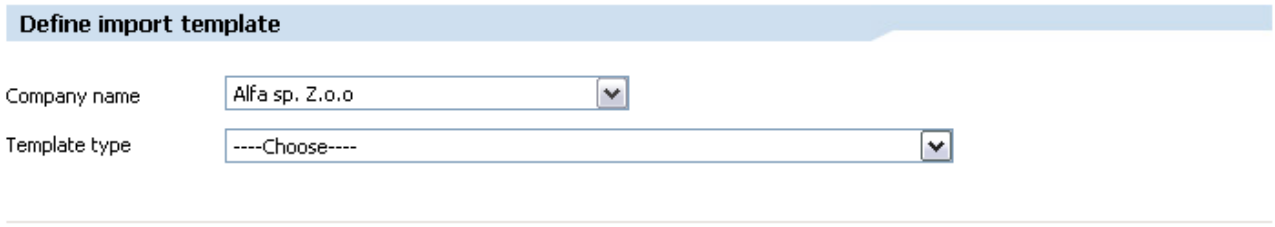
- View / Modify existing templates
- Delete templates
- Import data based on templates



To view/modify a template, click a link with the template type (this feature is not available for Bank-predefined templates.) A form appears. It is the same form as the one displayed when defining a new template, but it contains data. If you want to delete a template, select a check-box next to the desired record, and then click the *Delete* button (you cannot delete Bank-defined templates.) Click a link in the *Template name* column to start importing data using this template.

5.8.2 New Template

To add a template, click *New template* in the side menu. A form will open enabling you to choose the template type.



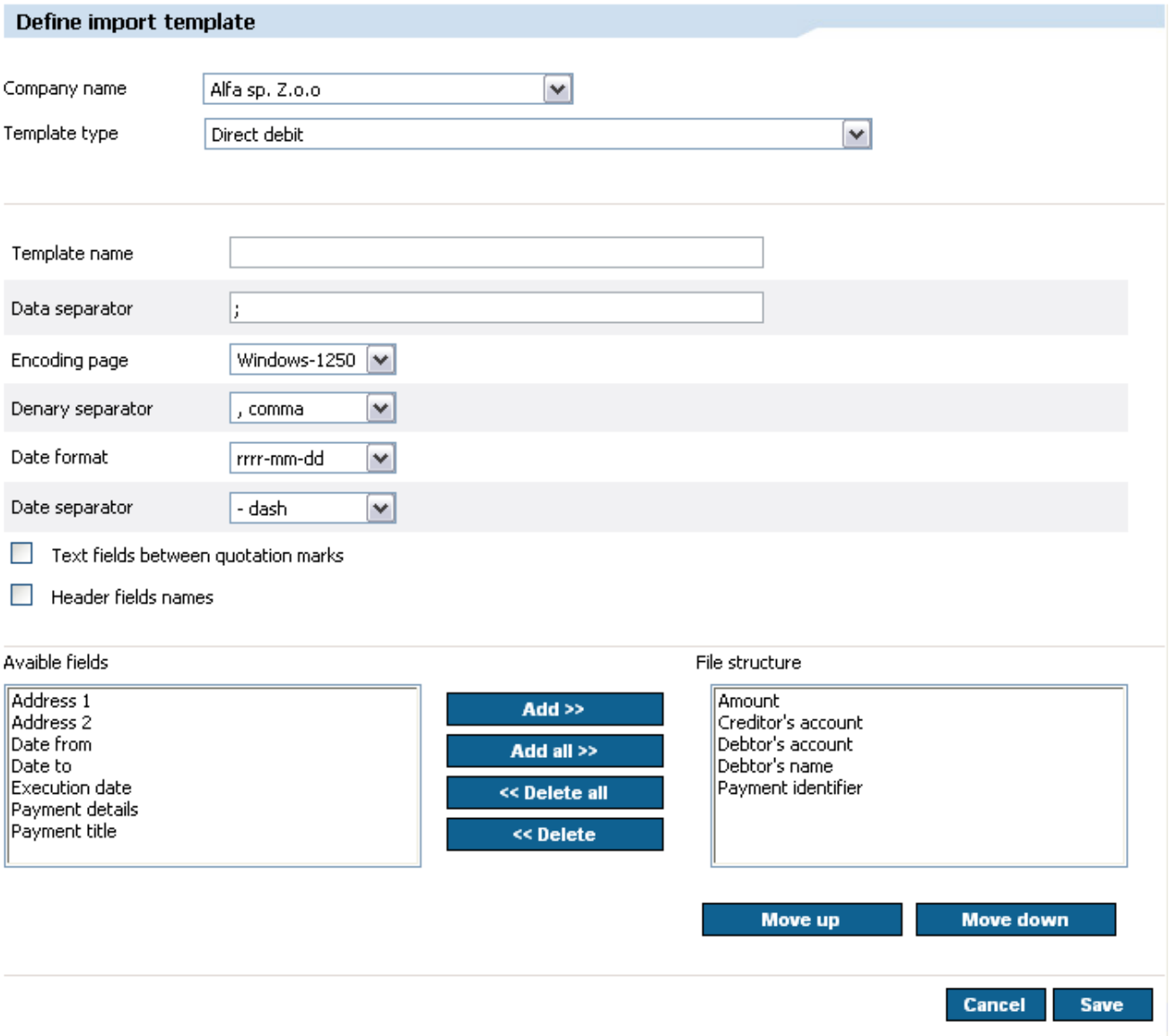
Another form appears, letting you specify the remaining parameters.

In the form, define the following fields:

- Template name — enter the name for the template you are creating
- Data separator — define how individual data items are separated (e.g. with semicolons)
- Encoding page — choose a code page from the list

- Decimal separator — the decimal separator character (dot or comma)
- Date format
- Date separator
- Text fields in quotation marks
- Header field names

The next section lets you specify the fields you want to import. The list on the left contains the names of all fields available for a given template type. The list on the right contains names that you have added to the template. Note that the field order must be the same as the order in which they appear in the file.

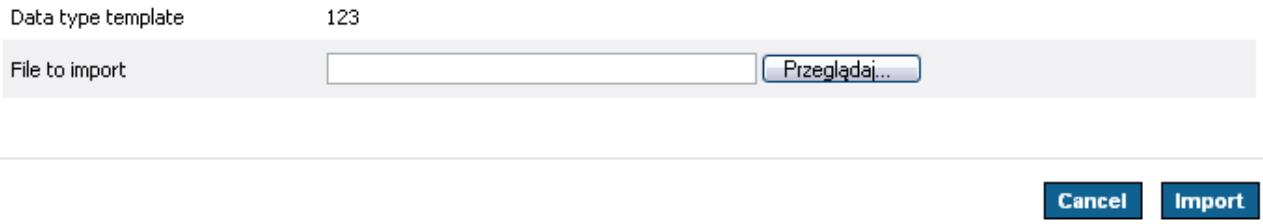


To move one or all fields to the selected items list, click Add or Add all. Similarly, to delete fields you have selected, click Delete or Delete all. Deleted items will return to the list on the left. To change the order of the selected fields, use the Move Up and Move Down buttons. The buttons move the selected field one rank up or down.

To save the template you have created, click *Save*.

5.8.3 Importing data

To import data, choose a template for importing the data file from the list of your templates (see section **5.8.1**). To do so, click the link with the template's name. A form will appear letting you to specify the location of the imported file.



When you click *Import*, data are pre-imported into the system. Then the contents of the file is verified, and the result of data validity check is displayed.

At this point you can cancel the data import (reject the entire data file that has been read and return to the previous form). To cancel the data import click *Cancel* or accept the data imported (enter data that have been successfuly verified), by choosing one of the following options:

- *Save* – the data imported will be saved as separate orders
- *Create package* – the orders imported will be saved in a package (this functionality is described in chapter "Packages")
- *Add to the package* – a screen with a list of available packages will appear. Orders will be added to the package selected from the list.

5.9 Export

The data export feature enables you to generate a file (report) with data that meet the criteria specified in the export template. You can choose an existing export template or choose a new one. Then define an export filter, or choose the simple filter option.

The Export feature is available for:

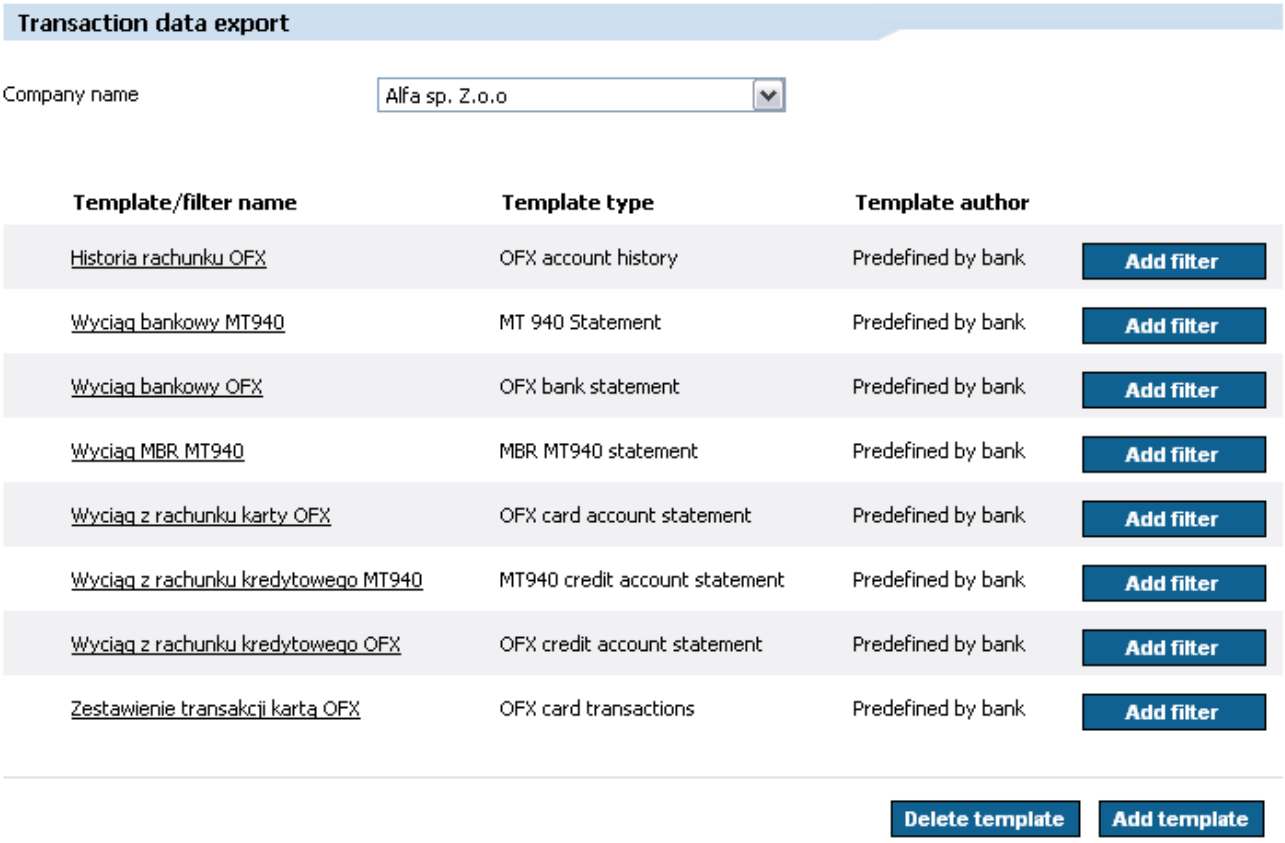
- Account history
- Rejected transfers
- Completed transfers
- Bank account statements (also for several accounts at the same time for MT940 format)
- MBR (Multi Bank Reporting) statements(also for several accounts at the same time for MT940 format)
- Card account statements
- Credit account statements
- Domestic contractors
- Foreign contractors

- Debtors in direct debit
- Card transaction statement

5.9.1 Template Review

This form enables you to perform four types of actions:

- View / Modify existing templates
- Delete templates
- Export data based on templates
- Add filters



To view/modify a template, click the link with the template/filter type. You cannot modify Bank-predefined templates. A form appears which looks the same as the form for defining a new template, but is filled with data. To delete a template, select a check box next to a template/filter name and confirm the operation by clicking *Delete template*. To start file export, click a link with filter/template name.

5.9.2 New Template

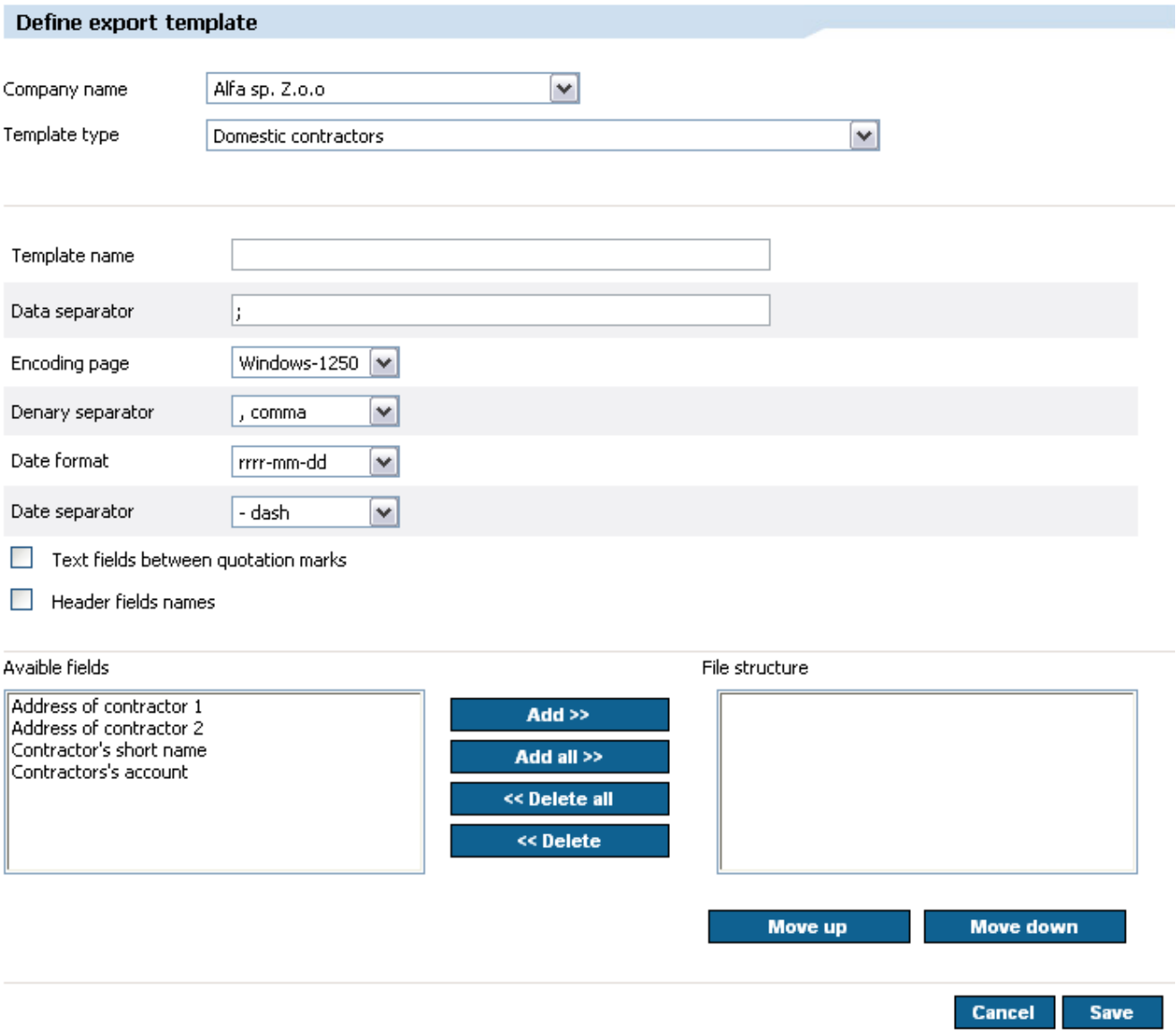
To create a new export template, choose the template type from the drop-down list. A form opens where you can define the export template.

In the form, define the following fields:

- Template name — enter the name for the template you are creating

- Data separator — define how individual data items are separated
- Encoding page — choose a code page from the list
- Decimal separator — the decimal separator character (dot or comma)
- Date format
- Date separator
- Text fields in quotation marks
- Header field names

The next section lets you specify the fields you want to export. The list on the left contains the names of all fields available for a given template type. The list on the right contains names that you have added to the template. Note that the order of the fields is the same as the order in which they will appear in the file.



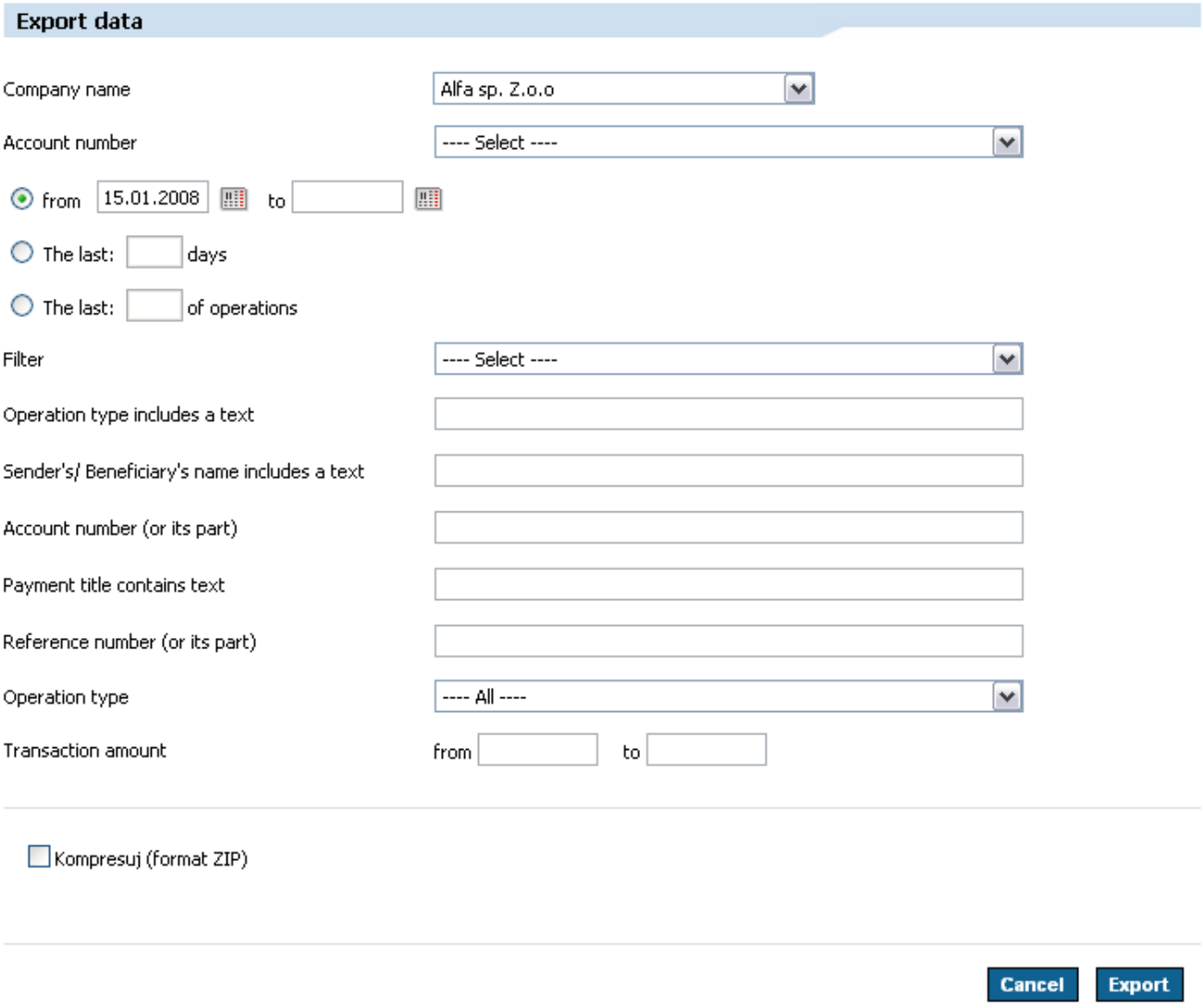
To move one or all fields to the selected items list, click Add or Add all. Similarly, to delete fields you have selected, click Delete or Delete all. Deleted items will return to the list on the left. To change the order of the selected fields, use the Move Up and Move Down buttons. The buttons move the selected field one rank up or down. To save the template you have created, click *Save*.

5.9.3 Export Data

To export data, do the following:

1. Define a new template or use an existing template from the template list
2. Define a new filter if you want
3. Click the link with the template/filter name

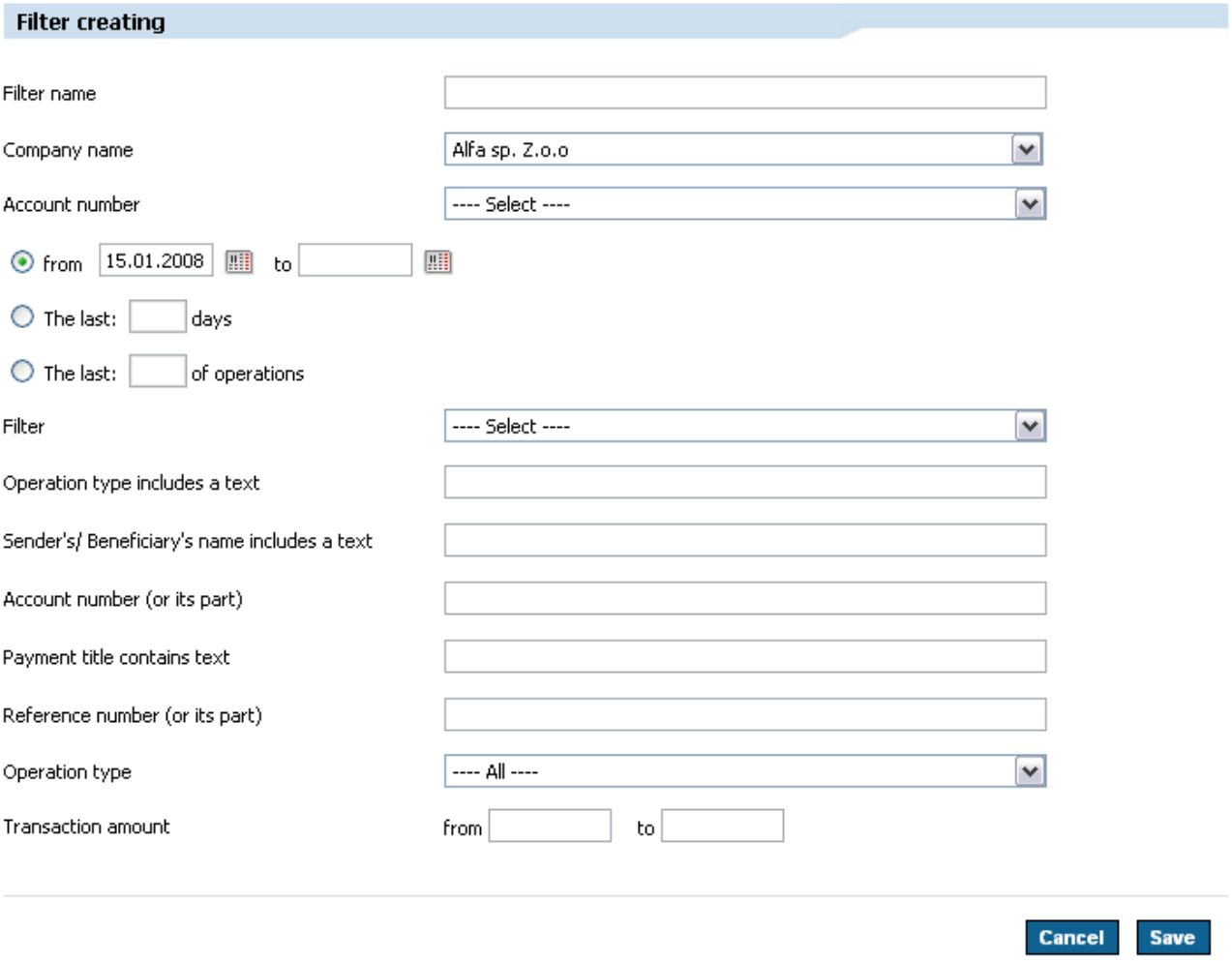
When you perform the last activity listed above, an export form will appear with an integrated account filter and the option to save data in the compressed format (ZIP).



5.9.4 Filters

You can add filters to templates to export only such data that meet all criteria defined in the filter.

To create a filter, click the *Add filter* button which is located in the same line as your selected template in the export templates list. A criteria definition box will appear. Filtering applies to fields that are available for a given export template.



5.10 Reports

The Reports tab contains functionality that enables you to generate reports on user banking operations.

Reports are generated on the basis of a user-defined template you prepare earlier. The template is a set of columns that you define.

The resulting report is shown in the Reports to Download form, where you can download the desired file as PDF or HTML file.

5.10.1 Templates Review

This form enables you to do the following operations:

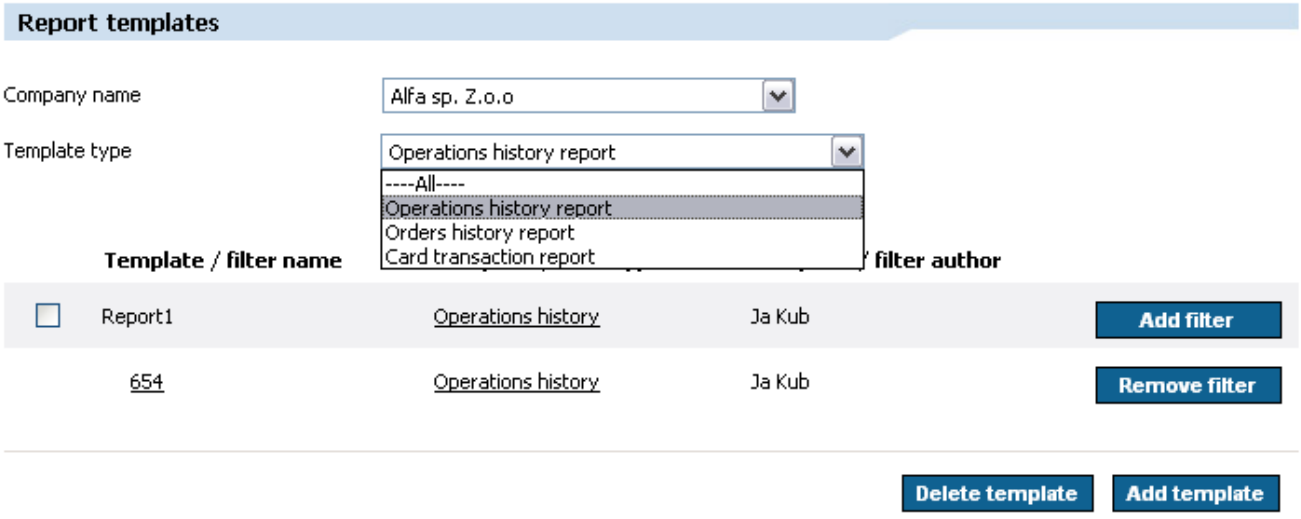
- find a template you have previously defined
- view/modify a template you have previously defined

- add a template (in this case you will be redirected to the New Template tab)
- delete a template you have previously defined
- create a filter for a template you have previously defined
- view/modify a filter you have previously defined
- delete a filter you have previously defined
- generate a report on the basis of a template and filter you have previously defined

A report template can generate the following types of reports:

- Account history report
- Completed and rejected transfers report
- Card transactions report

To find a specific template, choose the organization for which you have defined the template (this option is available only if you have a holding; if you have a single company, this selection is not available), and choose the type of template you want.

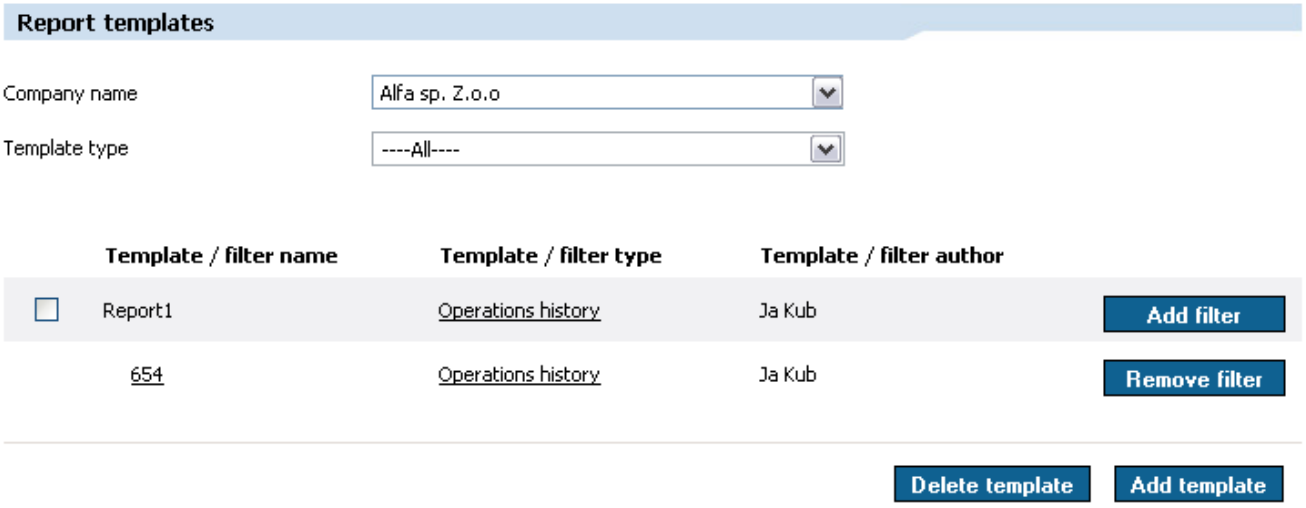


The next part of the form appears, listing all existing templates that meet your criteria.

The table contains such information as: template/filter name, template/filter type, template/filter author. You can sort the list of templates by clicking column descriptions.

Click a link in the *Filter/Template Type* column to see the template/filter details or start editing the template/filter.

Click an item (link) in the *Filter/Template Name* to generate a report and move to the *Report Review* form.



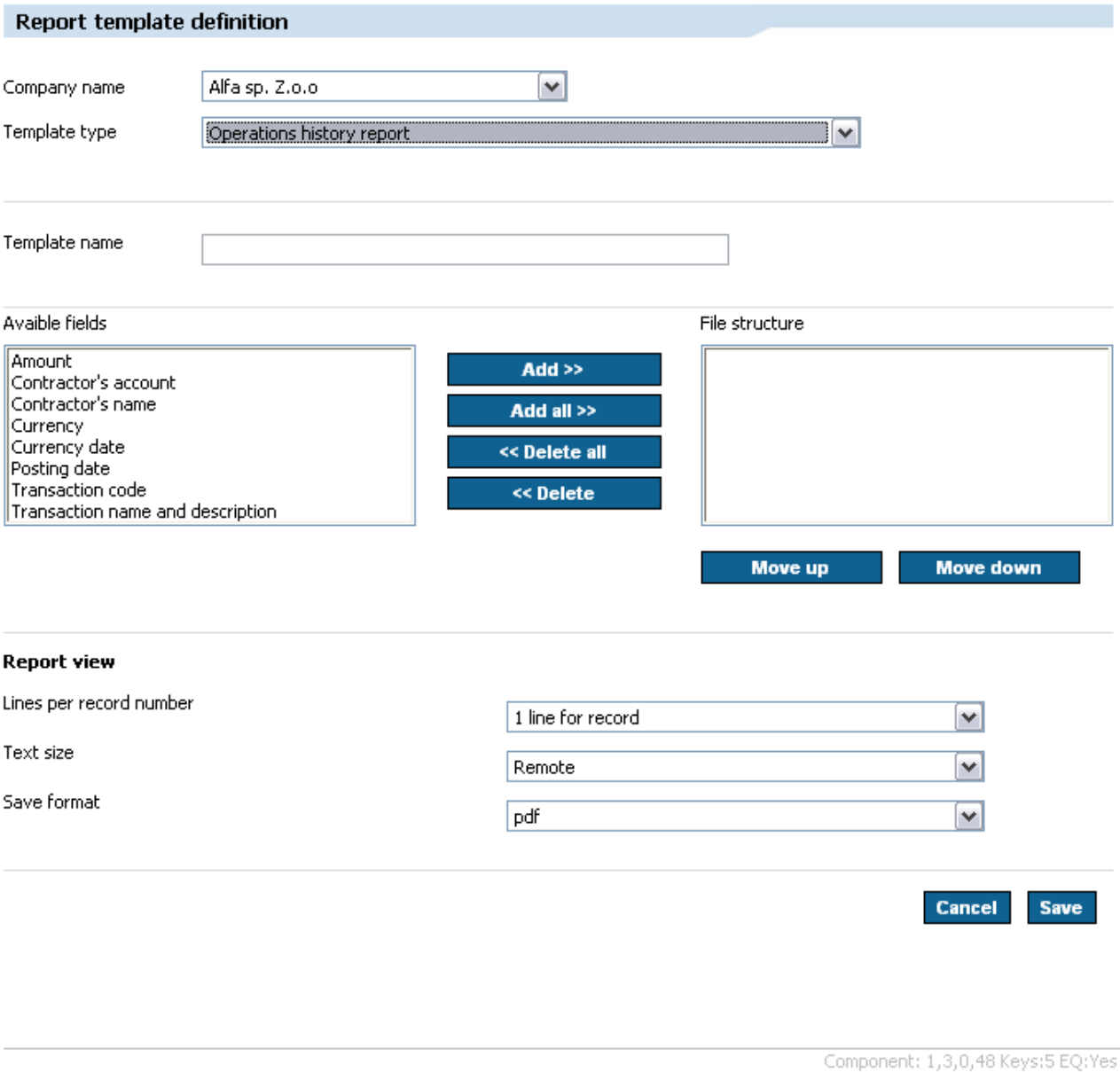
To delete a report, select a check box next to the report's name and click the *Delete template* button.

Click an item in the *Filter/Template Type* column to see the template details or start editing the report template.

5.10.2 New Template

To create a new report template, open the *Template Review* form and click *Add Template*, or choose *New template* directly from the *Reports* side menu. The *Define Report Template* form opens. Choose *Template Type* from the drop-down list. The next section of the form appears, showing the list of templates that meet your filtering criteria. Complete the following fields:

- Template name
    - Fields that will be shown in the report (depend on template type). The list on the left contains names of all fields available for the template type. The list on the right contains names added to the template. Field order represents the data of order in the file.
- Level of detail (lines per record number)
- Text size
- Format — PDF or HTML



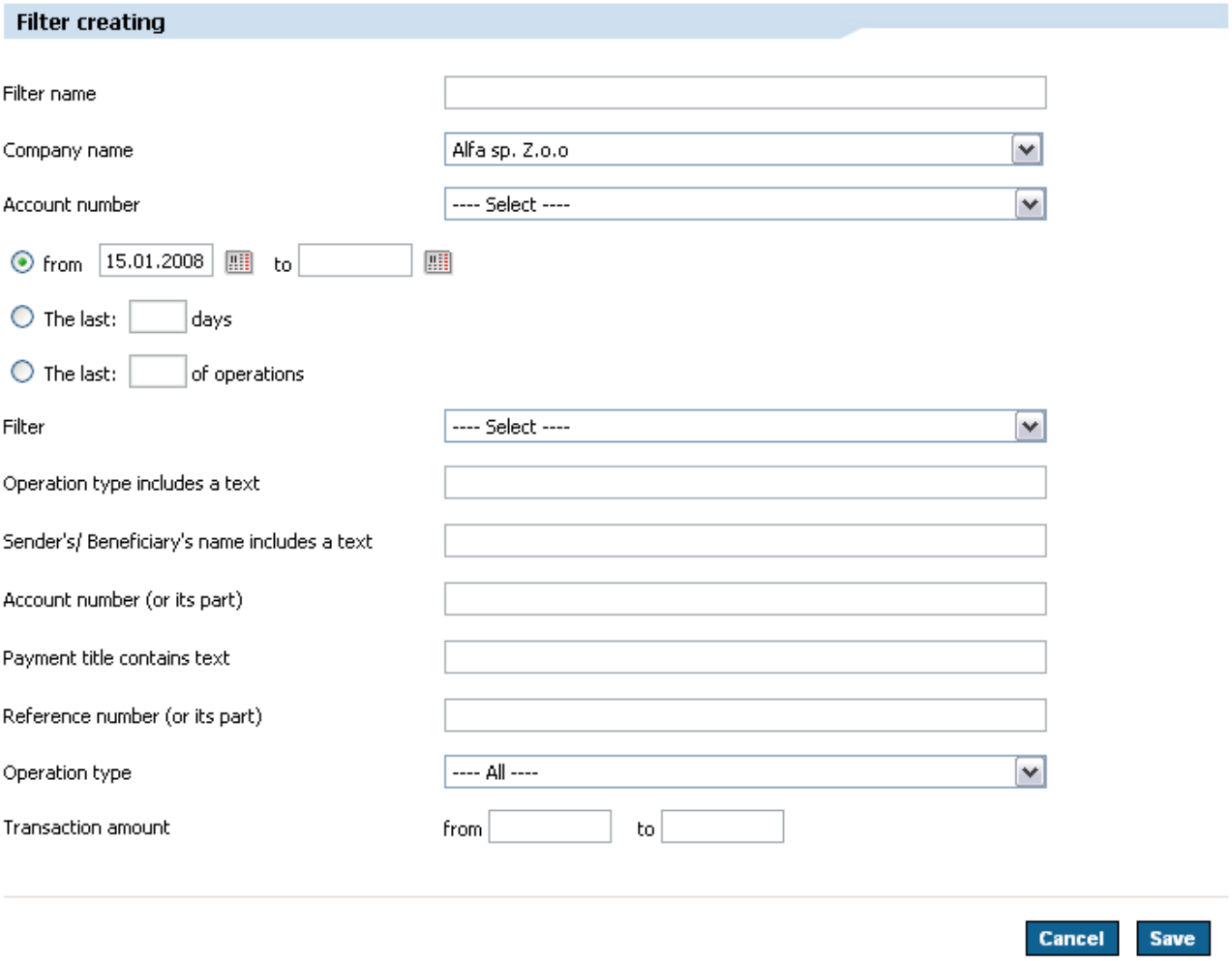
To move one or all fields to the selected items list, click Add or Add all. Similarly, to delete fields you have selected, click Delete or Delete all. Deleted items will return to the list on the left. Use *Move down* and *Move Up* buttons to reorder selected items.

To save the template you have created, click *Save*. After you save your new template, the *Template Review* form appears.

To save the template you have created, click *Save*.

5.10.3 New Filter

After you have created a new template, define a filter for this template. To do so, click the *Add filter* button located in the same line as the template name. The *Filter Definition* form will appear, enabling you to define data filtering criteria for the report.



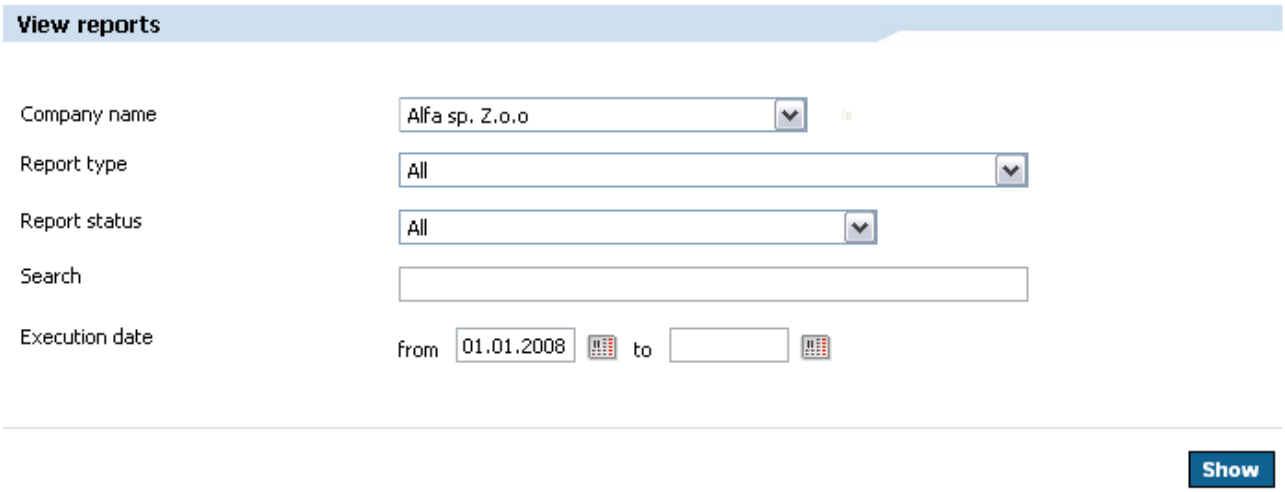
Click *Save*. You will return to the Template Review form.

5.10.4 Generating Reports

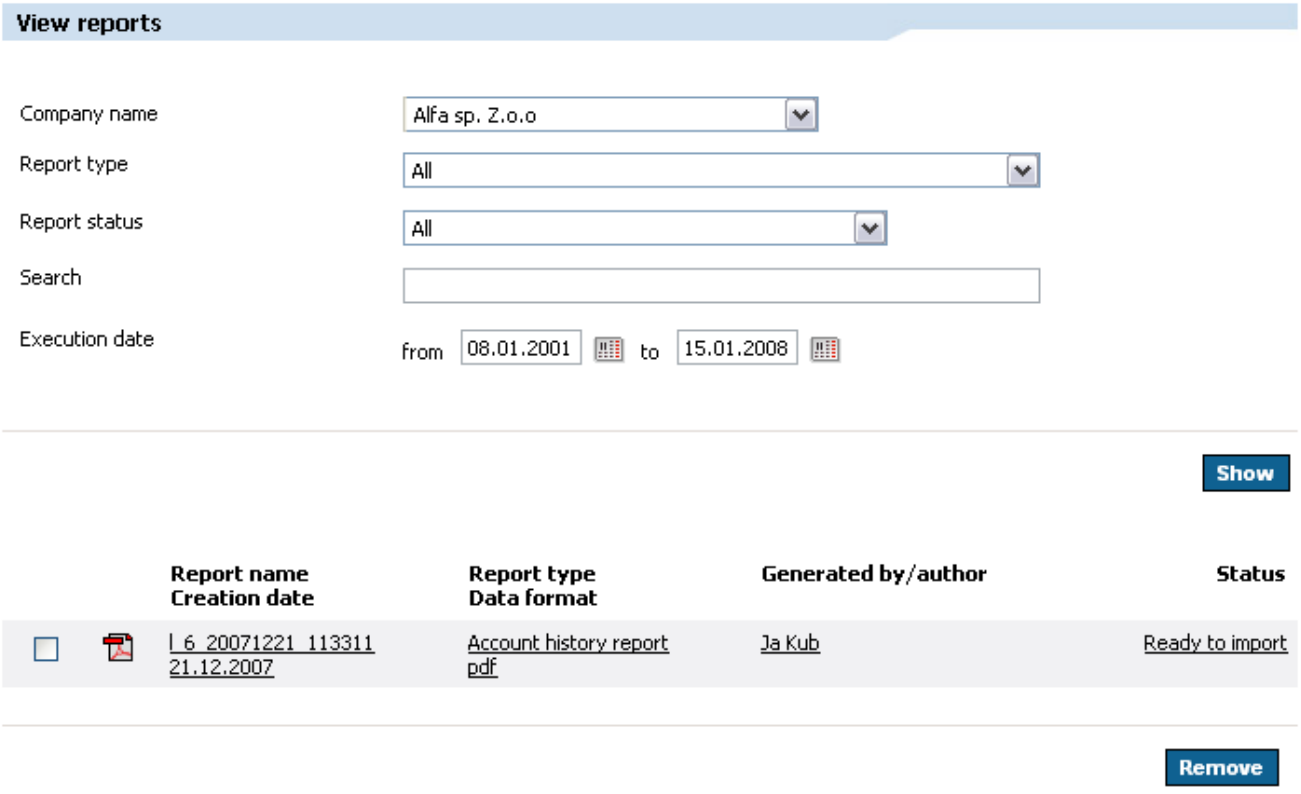
After you define a report template and create a filter for this template, you can generate a report. To generate a report, open the *Template Review* tab, find the desired template, and click the name of a filter created for the template. The filter name is a link that you click to generate reports. The Report Review tab will open, and the newly generated report will appear as the first line in the column. Click any link in the line to browse the report in the format you have previously defined (.html or.pdf), or to save the report to your hard drive.

5.10.5 Reports to Download

With this form, you can download reports you have generated earlier. Use available filters to quickly find the desired report.



By applying filters, you can obtain a summary of completed reports:

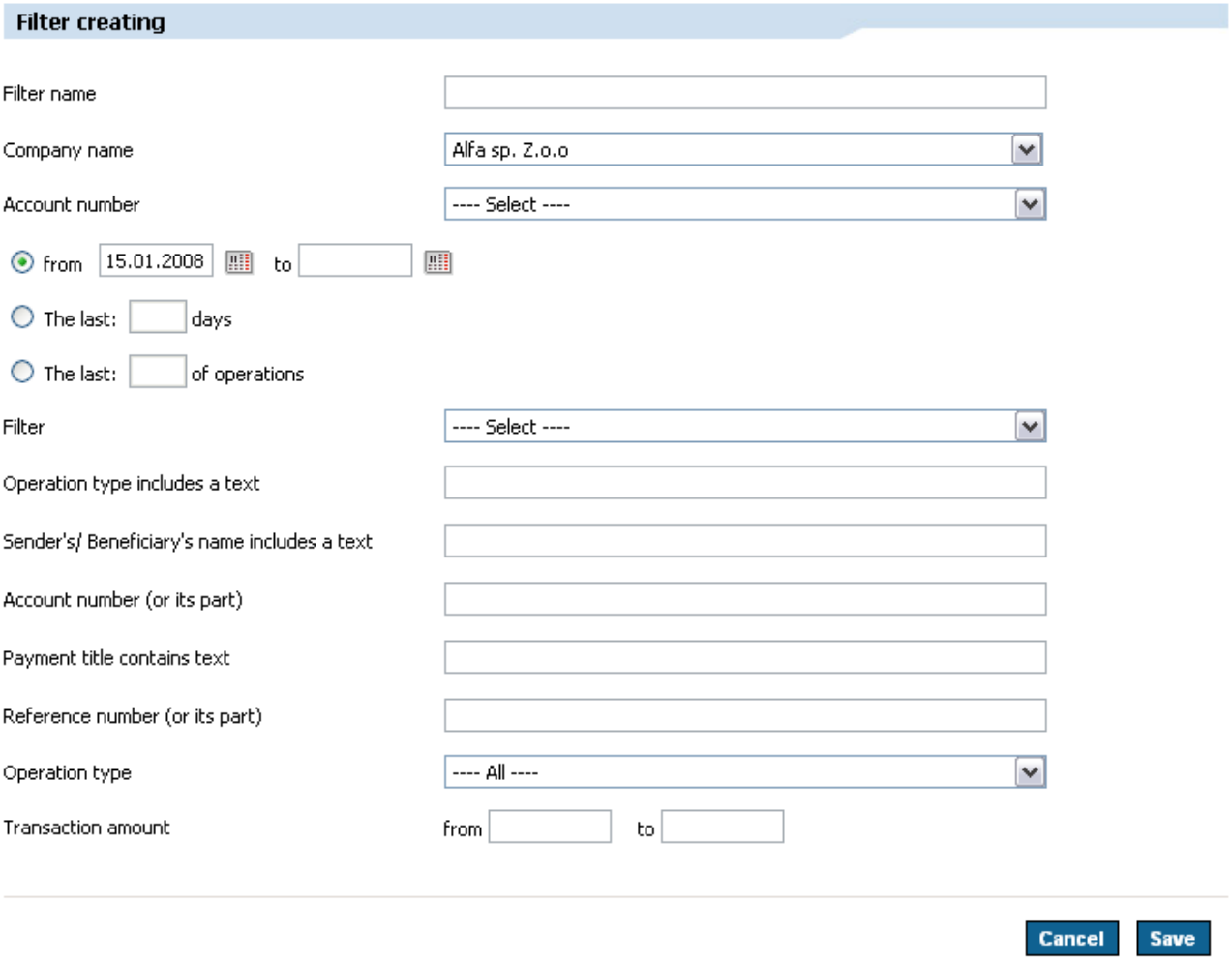


Click any link in the line to browse the report in the format you have previously defined or to save the report to your hard drive.

To delete a report, select a check box next to its line and click *Delete*.

5.10.6 New Filter

After you have created a new template, you can define a filter for this template. To do so, click the *Add filter* button located in the same line as the template name. The *Filter Definition* form will appear, enabling you to define data filtering criteria for the report.



Click *Save*. You will return to the Template Review form.

6. Other

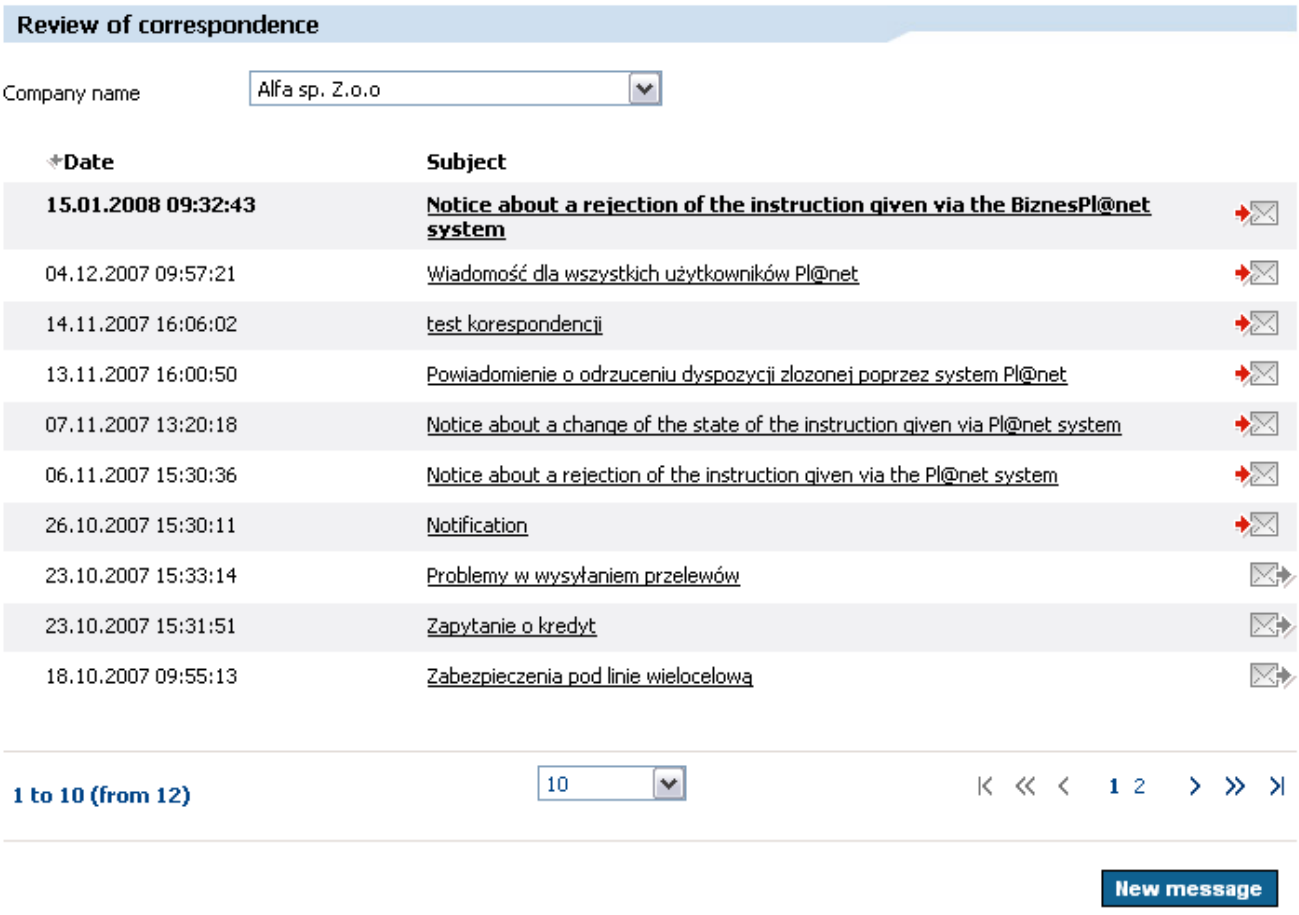
6.1 Correspondence

This module enables you to exchange correspondence with the Bank.

6.1.1 Correspondence Review

The *Correspondence Review* form shows the list of messages you have received ( ) and sent ( ) .

Messages that have attachments are marked with a special icon ( ) in the list. After the message form opens, simply click a link (e.g.: Formularz x.pdf) to download the file.



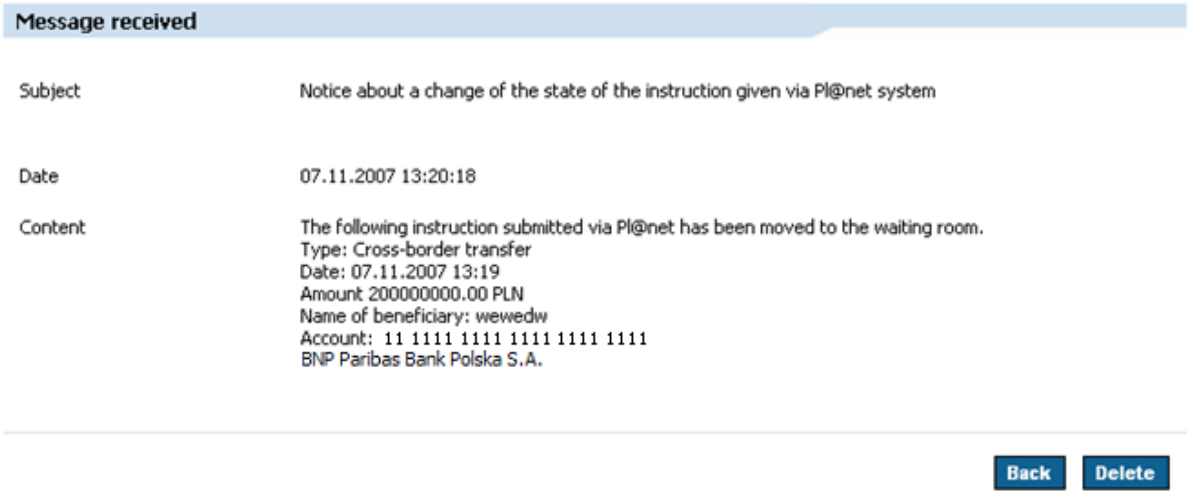
You can preview the full content of each message in the message list by clicking the link in the message subject. A new message form opens. The form for received messages is shown below.

For all messages (both sent and received), you can perform the following actions:

- Cancel — returns to the *Correspondence Review* form.

- Delete — deletes the message from the *Correspondence Review* form.

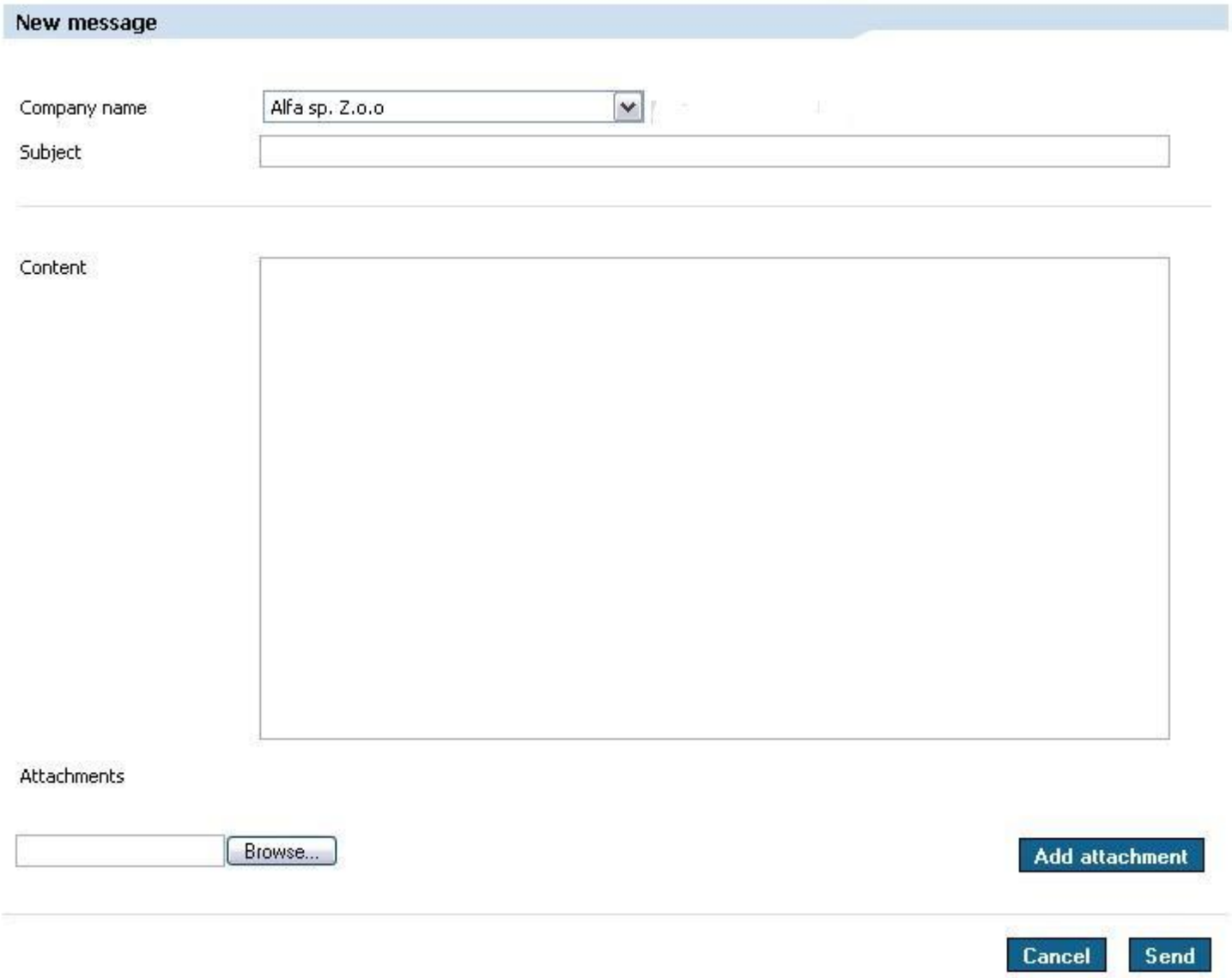
The *Correspondence* module also contains system messages about rejected transfer orders.


Message received
Subject
Notice about a change of the state of the instruction given via Pl@net system
Date
07.11.2007 13:20:18
Content
The following instruction submitted via Pl@net has been moved to the waiting room.
Type: Cross-border transfer
Date: 07.11.2007 13:19
Amount 200000000.00 PLN
Name of beneficiary: wewedw
Account: 11 1111 1111 1111 1111 1111
BNP Paribas Bank Polska S.A.
Back
Delete

Clicking *Send again* in the form automatically opens the form for a given transfer type (e.g. domestic transfer), already filled with data from the previously rejected transfer. Correct invalid items (the message contains information on errors) and send the transfer again to the Bank.

6.1.2 New Message

With this form, you can write a new message and send it to the Bank.



To do so, complete the following fields:

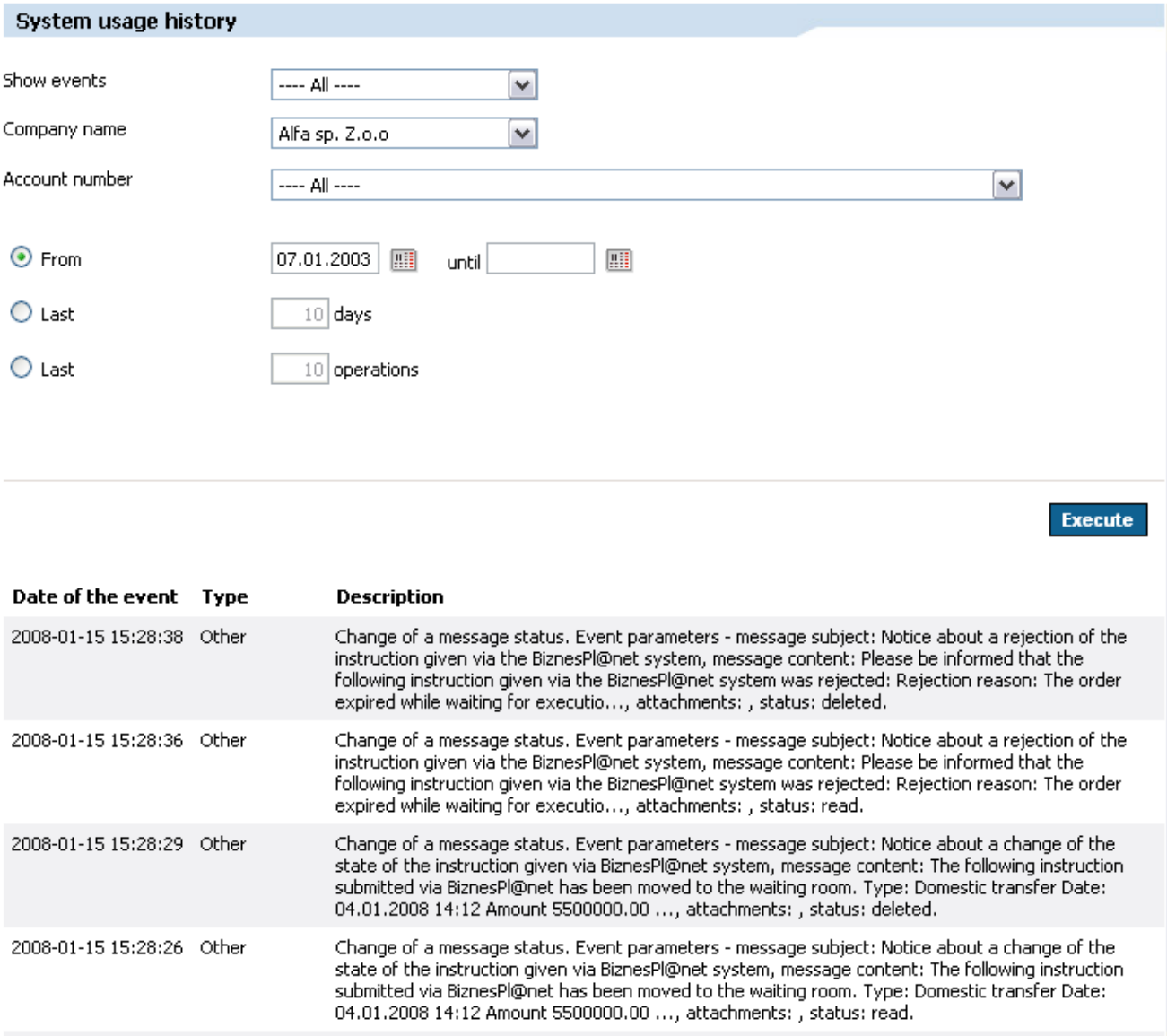
- message subject
- message contents
- if you want, you can add an attachment: choose a file using the *Browse* feature ( ), and then click *Add attachment*. The attachment will be added to the list of files to send.

Click *Send*.

6.2 System Usage History

This feature enables you to track events in the system.

The System Usage History screen contains a filter allowing you to choose such criteria, as: event type; account from which an operation has been performed; period to review.


System usage history
Show events
---- All ----
Company name
Alfa sp. Z.o.o
Account number
---- All ----
From
07.01.2003
until
Last
10
days
Last
10
operations
Execute
Date of the event
Type
Description
2008-01-15 15:28:38 Other Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: deleted.
2008-01-15 15:28:36 Other Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: read.
2008-01-15 15:28:29 Other Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: deleted.
2008-01-15 15:28:26 Other Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: read.

When you click *Execute*, a list of operations performed by a specific user will appear. The list contains the following columns:

- Date and time of the event
- Type — information about the type of the event
- Description

Date of the event	Type	Description
2008-01-15 15:28:38	Other	Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: deleted.
2008-01-15 15:28:36	Other	Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: read.
2008-01-15 15:28:29	Other	Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: deleted.
2008-01-15 15:28:26	Other	Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: read.

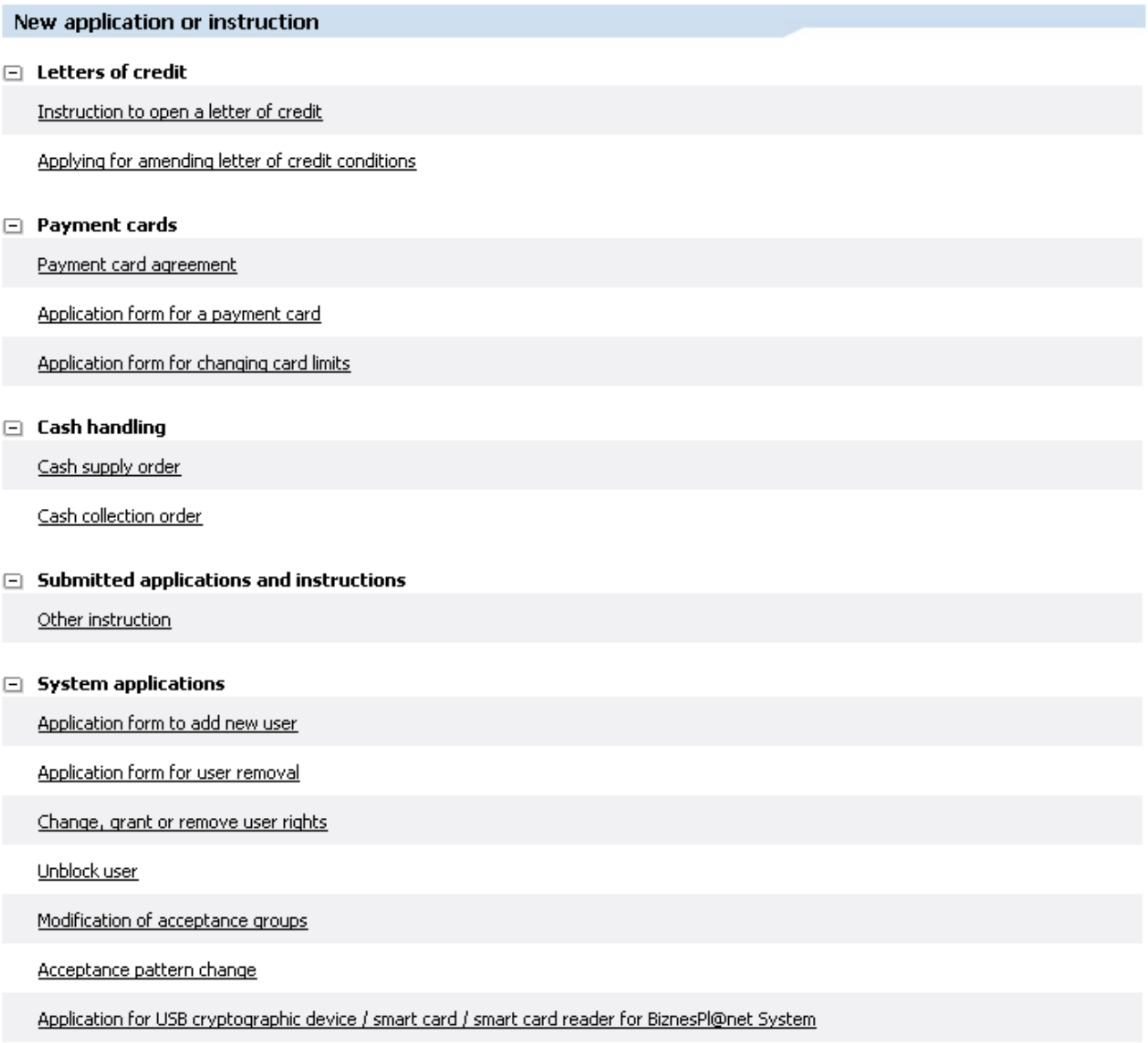
6.3 Applications

With this module, you can submit applications for letters of credit, payment cards, cash handling, and other orders. Additionally, users with sufficient authorization rights have access to system applications for activating new users in the system, modifying their rights, or modifying acceptance patterns.

The applications you submit require additional signatures before they can be sent to the Bank, depending on acceptance patterns defined in your company for applications. When a cash supply order is made, which by definition results in taking funds to execute the instruction, acceptance patters for accounts are verified.

6.3.1 New Application or Instruction

To submit applications, choose the *Other* tab, and then choose *Applications* in the side menu. Choose the desired type of application. You can only see applications for which you have necessary authorization rights.


New application or instruction
Letters of credit
Instruction to open a letter of credit
Applying for amending letter of credit conditions
Payment cards
Payment card agreement
Application form for a payment card
Application form for changing card limits
Cash handling
Cash supply order
Cash collection order
Submitted applications and instructions
Other instruction
System applications
Application form to add new user
Application form for user removal
Change, grant or remove user rights
Unblock user
Modification of acceptance groups
Acceptance pattern change
Application for USB cryptographic device / smart card / smart card reader for BiznesPl@net System

Click a link with an application name. An application form with fields to complete will appear. The form contains links to existing documents as well (e.g. The Terms and Conditions for Issuing and Using Payment Cards), which you should read before submitting an application.

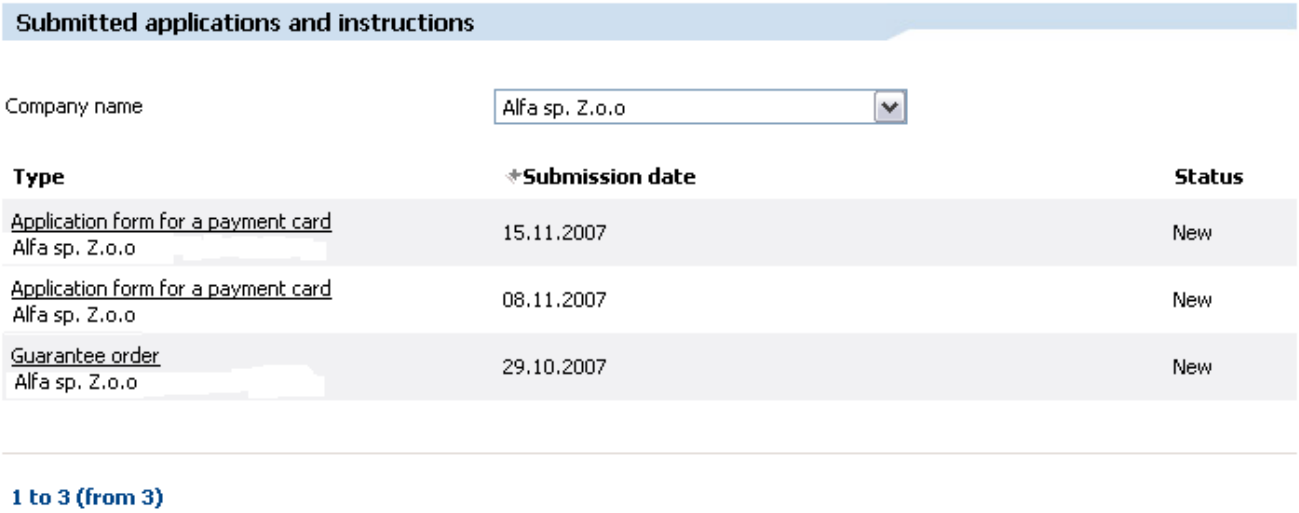
After you complete the application, the system will ask for an SMS code or electronic signature, depending on the logging and transaction authorization method you have selected.

The application will then await at the *Submitted Applications and Instructions* tab for authorized persons' signatures according to acceptance patterns.

6.3.2 Submitted Applications and Instructions

You can see the applications you have submitted at the *Submitted Applications and Instructions* tab. The tab also contains information about application type, date of submission, and current status. Choose an application name to see detailed information

about the application. Application details contain information on who submitted the application, who signed it, and who sent it.



6.4 Notifices

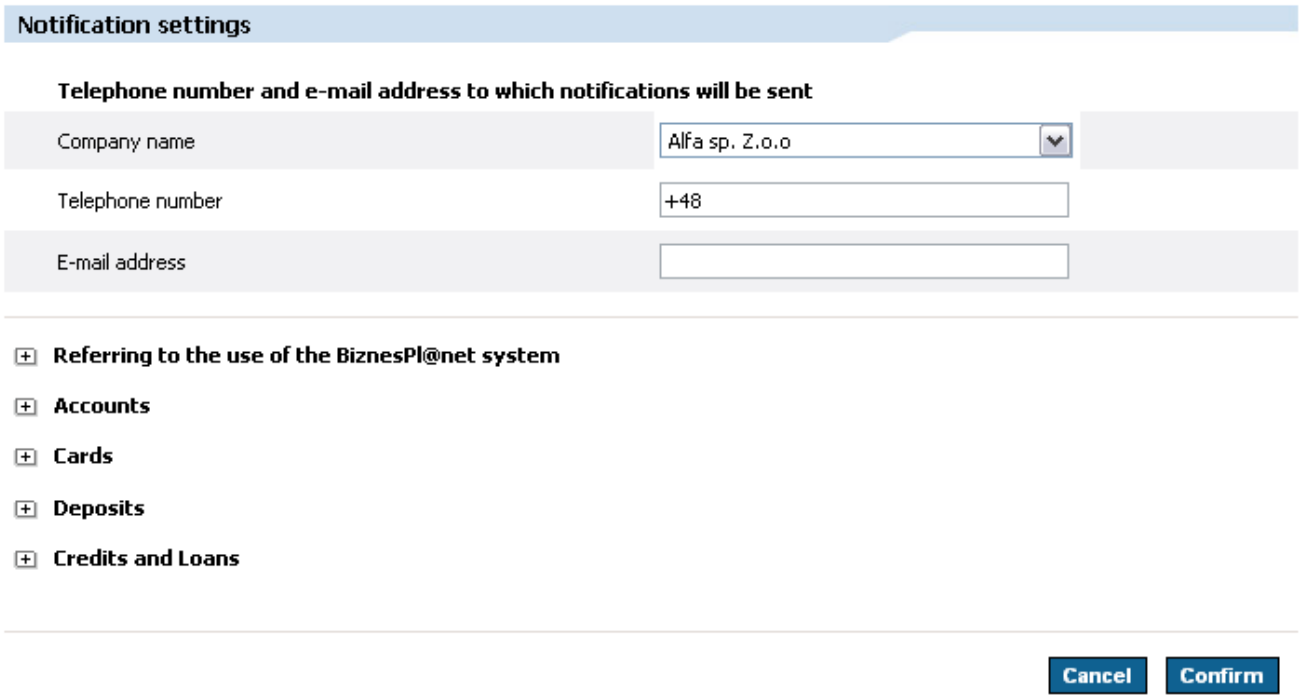
Notifications are messages that inform about specific events, such as system login or transfer completion. You can receive notifications as system messages (*Correspondence*), as e-mail messages, or as short text messages (SMS). The last option is subject to a fee.

6.4.1 Notification settings

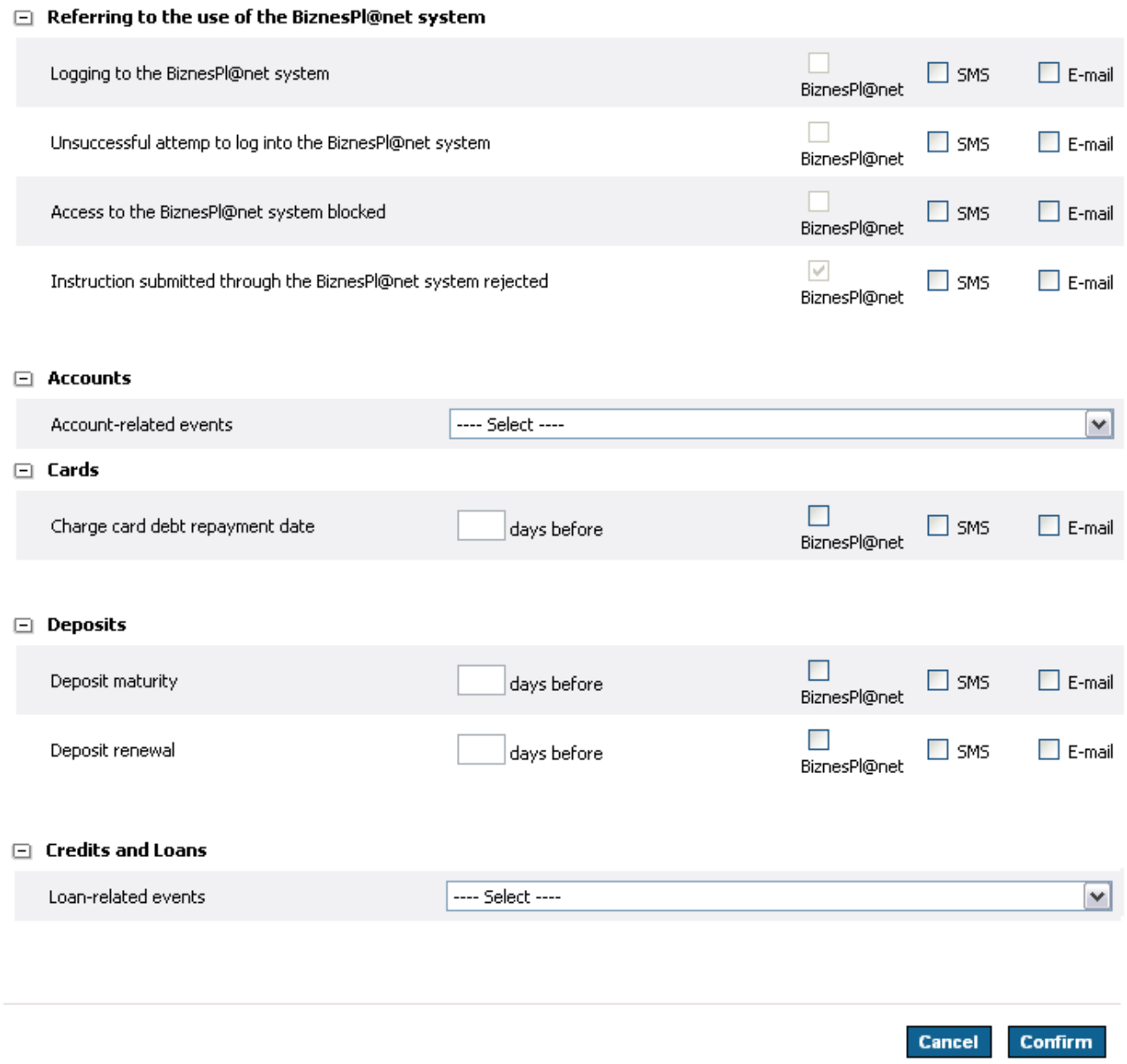
Notifications are generated when a specific event occurs. Use the *Notification Settings* form to configure notifications.

The form contains two sections:

- In the first section, you can define the telephone number at which you want to receive SMS-based notifications, and define your e-mail address.



The other section enables you to configure the types of notifications delivered, and channels through which the notifications are to be available.



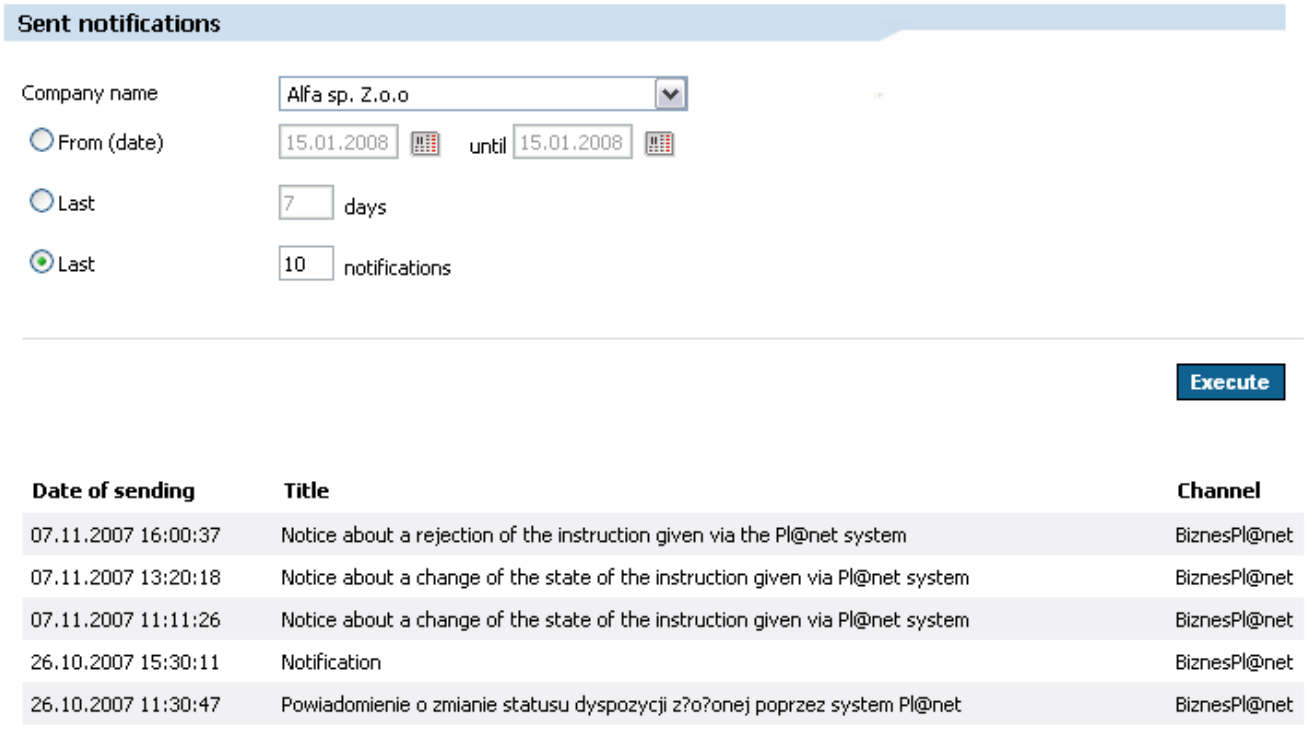
For each service/product, select the desired check box next to each channel through which you want to receive notifications. The system enables you to receive the same notifications through multiple channels.

6.4.2 Sent Notifications

- This form shows notifications sent to you that meet the criteria of available filters.

By filtering messages, you receive a chronological summary of notifications you have received, with the following attributes listed:

- Notification sending date
- Notification subject
- Channel through which the notification has been delivered



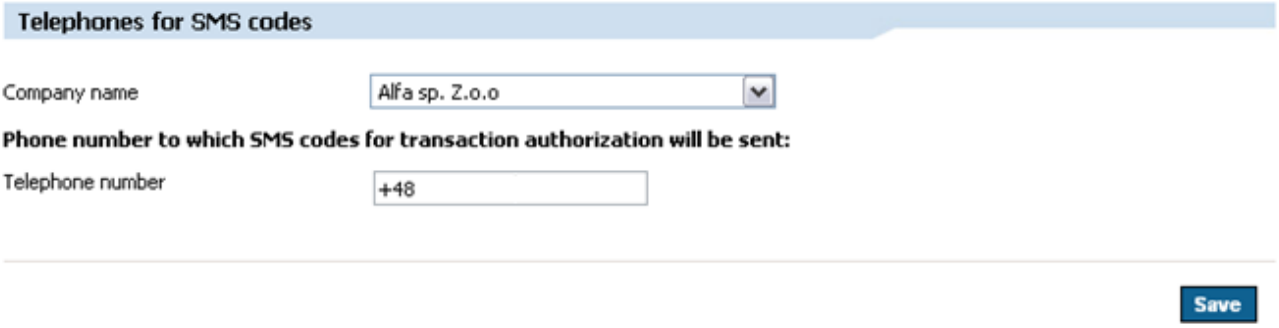
Date of sending	Title	Channel
07.11.2007 16:00:37	Notice about a rejection of the instruction given via the Pl@net system	BiznesPl@net
07.11.2007 13:20:18	Notice about a change of the state of the instruction given via Pl@net system	BiznesPl@net
07.11.2007 11:11:26	Notice about a change of the state of the instruction given via Pl@net system	BiznesPl@net
26.10.2007 15:30:11	Notification	BiznesPl@net
26.10.2007 11:30:47	Powiadomienie o zmianie statusu dyspozycji z?o?onej poprzez system Pl@net	BiznesPl@net

6.5 SMS Codes

To perform any transaction (e.g. send a transfer), you must authorize it. SMS codes are one authorization method. When transaction authorization is required, you receive a short text message (SMS) with the code you need to enter in the system.

6.5.1 Telephone for SMS Codes

In this form, you can enter the number of the mobile phone to which SMS codes will be sent. If you want to change this telephone number, you must authorize the change using a code sent to the previous number.



6.5.2 SMS Code List

This form displays a summary of SMS codes generated and sent to users within a company.

You can filter the list by sent date (in the from... to... format).

After you click *Execute*, you will see a table with the following attributes (columns):

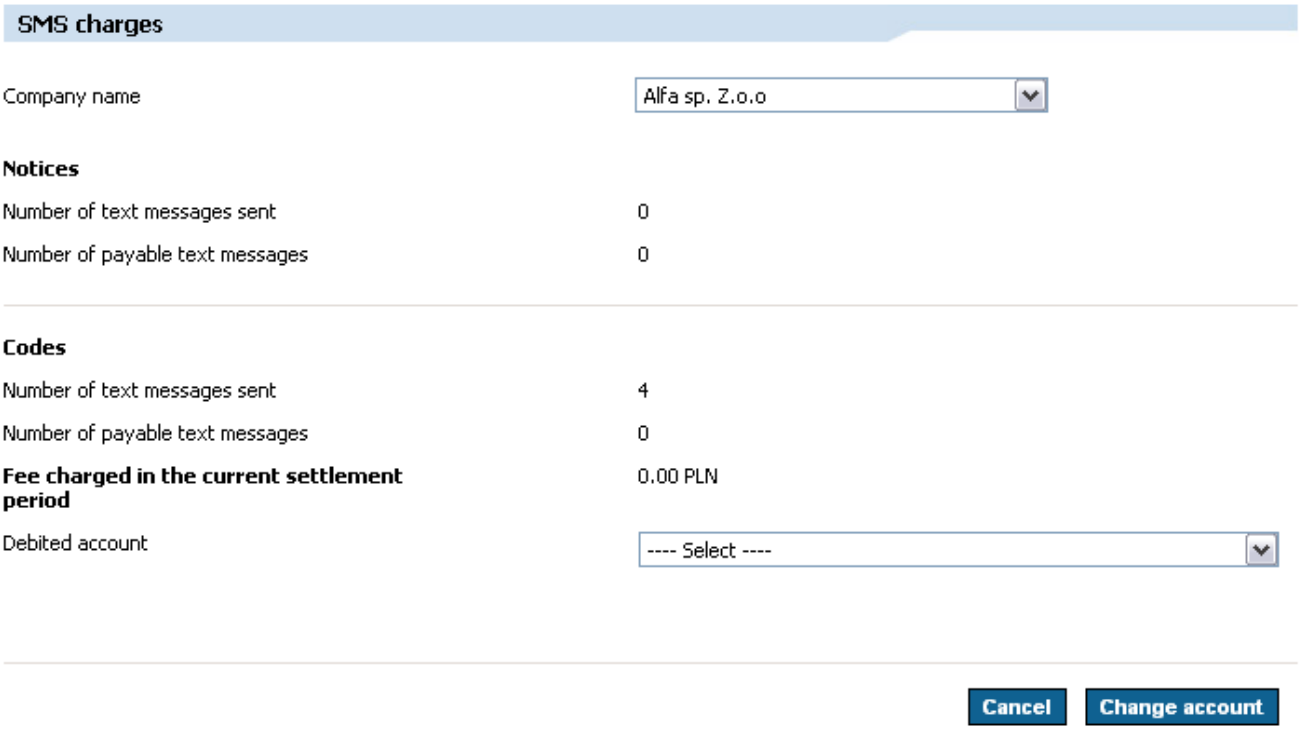
- SMS number — the number of the message
- Message sending date
- Message receipt date
- Telephone number at which BiznesPl@net sent the message

6.6 SMS Charges

With this form, you can change the account charged with SMS notification fees.

Note: SMS notifications inform you about specific events, e.g. account charge [for SMS codes sent]. SMS codes, on the other hand, are used to authorize transactions and are sent free of charge.

The system shows global statistics related to both SMS notifications and SMS codes.



To change the account charged for SMS notification fees, choose another account from the *Debited Account* drop-down list, and then click *Change Account* to confirm the change.

6.7 User Profile

With this form, you can review your data stored in the BiznesPl@net system.

Use this form to define or change your contact information: the telephone number for contacts and e-mail address.

When you add an e-mail address to the form, the system will ask you whether the change should also refer to the number to which SMS notifications are sent.

When you change the telephone number, the system will remind you that you might also need to change the number for receiving SMS notifications and codes. However, this change will not be done automatically.

The form contains two more buttons: *Change* and *Keys*.

- Change — moves you to the *Changing The Logging and Authorization Method* form
- Keys — moves you to the *Keys Management* form

7. Templates and Contractors

7.1 Payment Templates

Payment templates serve as examples you can use when creating transfers. When you choose a payment template while creating a transfer, the fields defined in the template will be automatically filled in (e.g. with data on the contractor and amount).

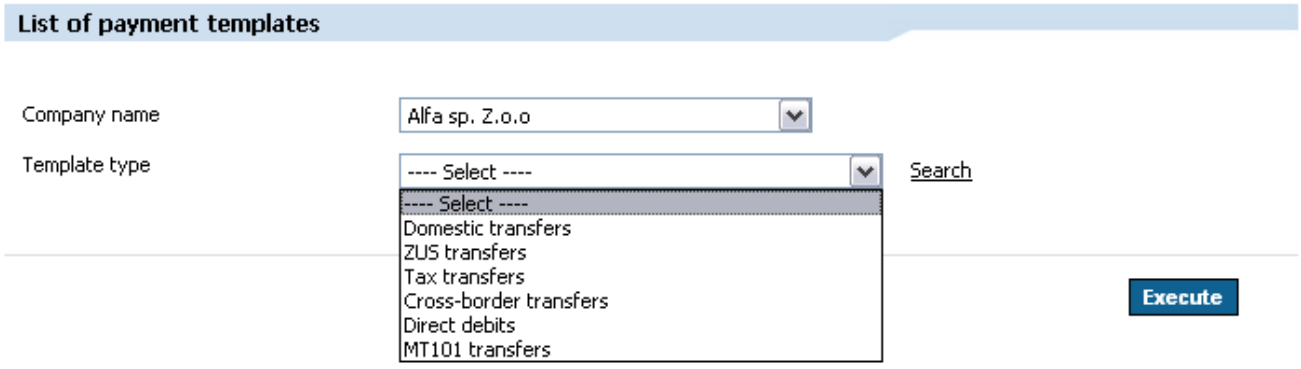
There are two methods to create templates:

- choose *Templates and Contractors* from the menu and define a template without sending the transfer
- send a transfer (choose from the *Transfers* menu) and save the template with data defined in the transfer you are sending

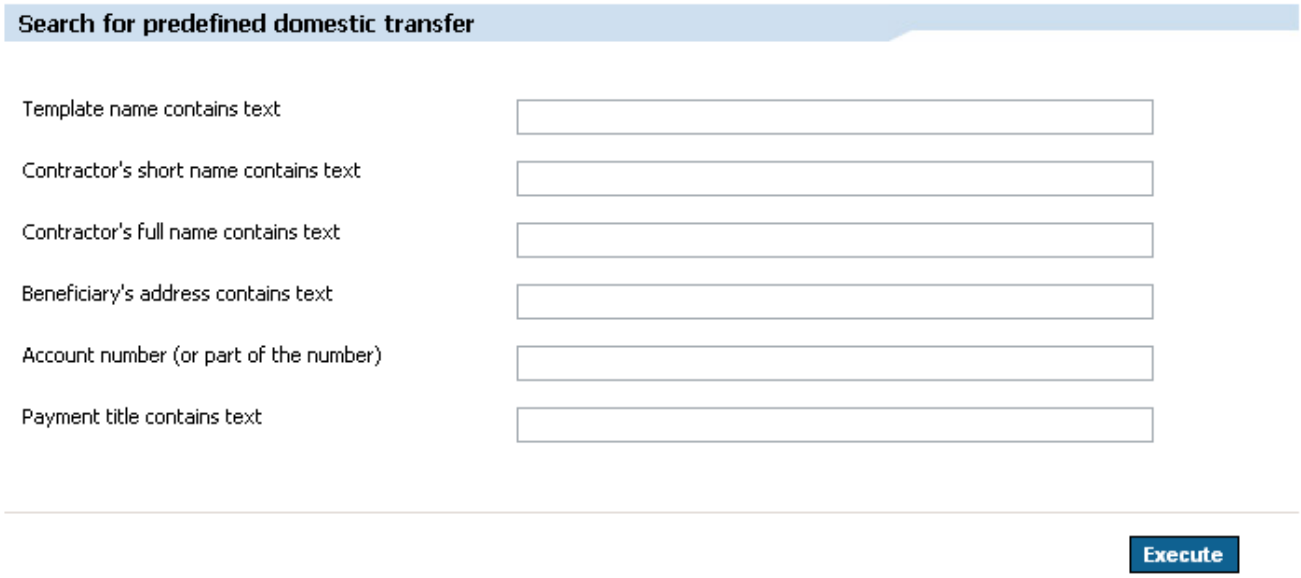
New templates can be based on previously defined templates. In this case, if you create a template under a new name, you will create a new template. If you use the same name as the template you are basing your changes on, you will modify the existing template.

7.1.1 List of Payment Templatess

To review the list of existing templates, choose the type of transfer for the template.



You can use search filters after you click *Execute*.

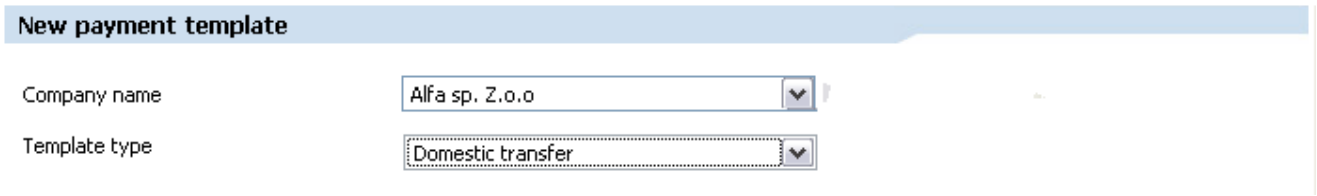

Search for predefined domestic transfer
Template name contains text
Contractor's short name contains text
Contractor's full name contains text
Beneficiary's address contains text
Account number (or part of the number)
Payment title contains text
Execute

Click *Template Name* to open the *Modify Template* form for this template.

7.1.2 New Template

This form enables you to create a new transfer template. Templates can also be created when you are sending a transfer. You can save the transfer as a template.

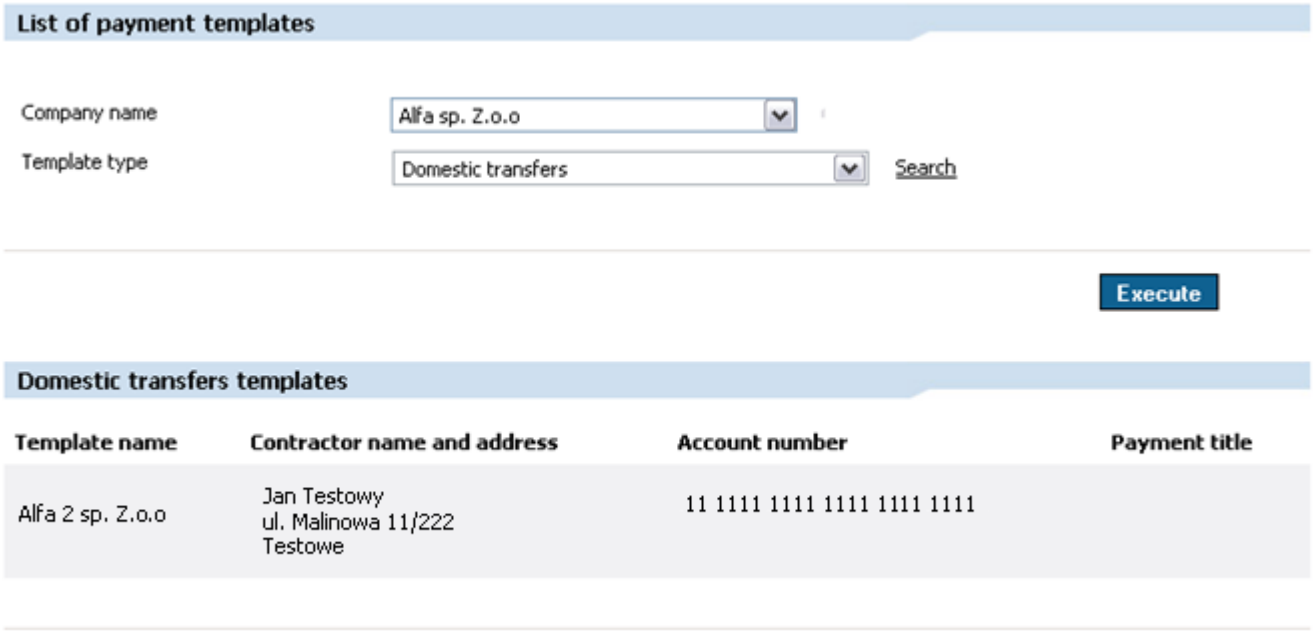
To create a template, first define the template type. The type depends on the type of transfer for which you are creating the template (domestic transfer, cross-border transfer, ZUS transfer, tax transfer, MT 101 transfer).



At this point, the remaining section of the form will change to match the transfer you have selected.

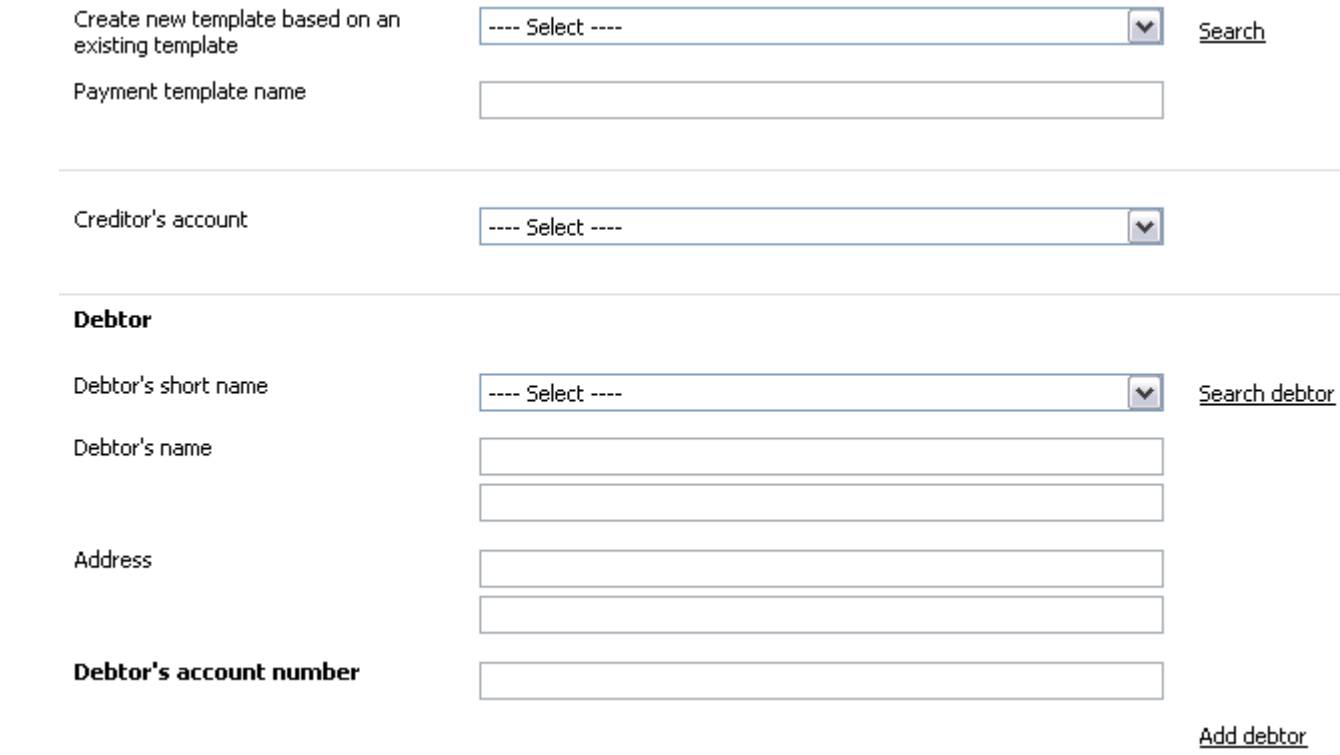
Complete empty fields in the form. You can also create a new template on the basis of an existing template.

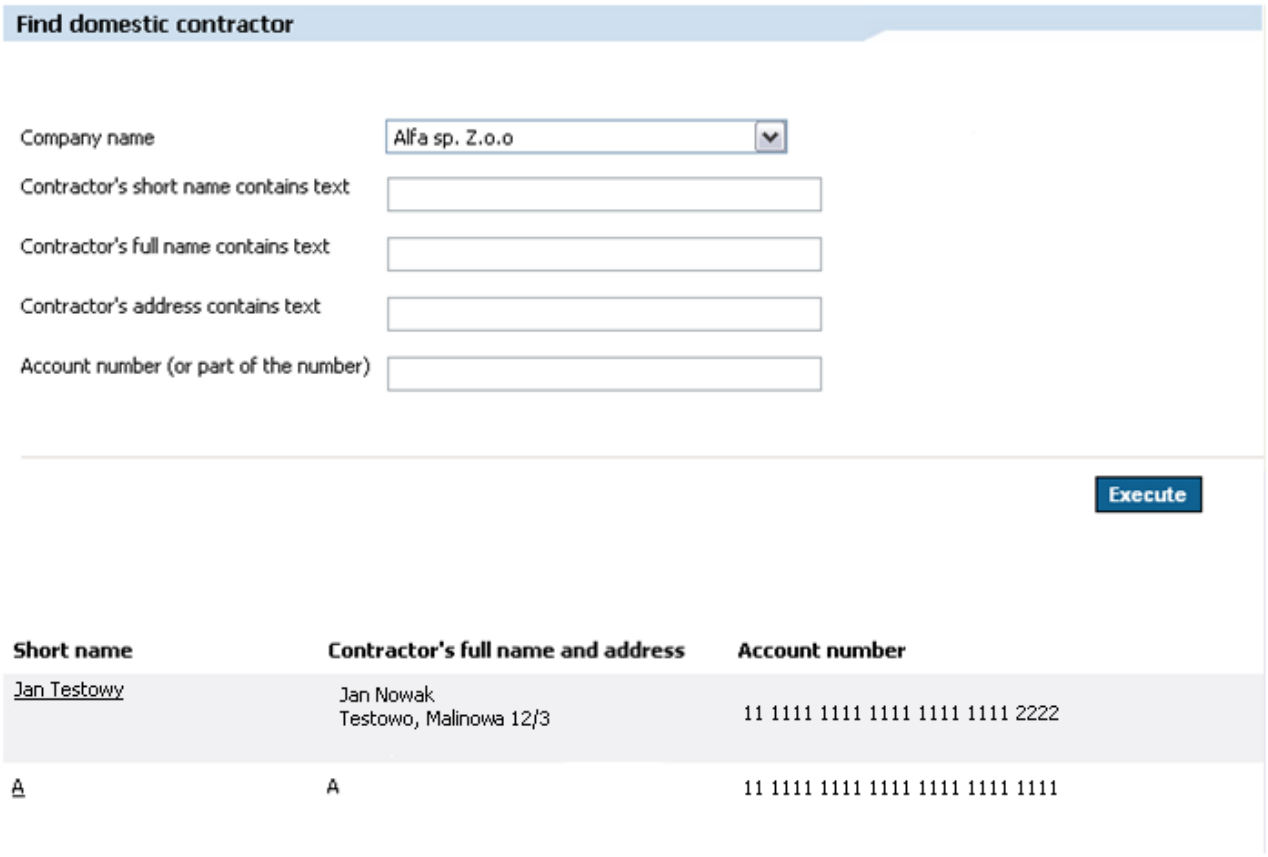
To do so, find the template you want to serve as the basis for your new template, and click the link with its name.



The initial *New Template* form will appear again, already filled with data from the template. Additionally, the template you have just found is automatically added to the list of recently used templates.

BiznesPl@net enables you to create a contractor base, discussed further in this manual. When you create a template, you can choose a contractor from the base instead of manually entering the contractor's data, provided that the contractor has already been added to the base. To do so, choose the contractor's short name from the drop-down list or use the link to the search engine.


Create new template based on an existing template
---- Select ----
Search
Payment template name
Creditor's account
---- Select ----
Debtor
Debtor's short name
---- Select ----
Search debtor
Debtor's name
Address
Debtor's account number
Add debtor


Find domestic contractor
Company name
Alfa sp. Z.o.o
Contractor's short name contains text
Contractor's full name contains text
Contractor's address contains text
Account number (or part of the number)
Execute
Short name
Contractor's full name and address
Account number
Jan Testowy
Jan Nowak
Testowo, Malinowa 12/3
11 1111 1111 1111 1111 1111 2222
A
A
11 1111 1111 1111 1111 1111 1111

After you find the contractor, click the link with the contractor's name to fill in the payment template with the contractor's data.

Short name	Contractor's full name and address	Account number
M.P.	Jan Test ul. Kolorowa 12 30-538 Kraków	11 2222 1111 1111 1111 1111 1111
MiX MiX MiX	Jan Test Downing Street 8/90 Limanowa	11 2222 1111 1111 1111 1111 9999

Moreover, you can add a new contractor to the database from the *Transfer Recipient* section. After you enter recipient data, click *Add contractor to contractor list*.

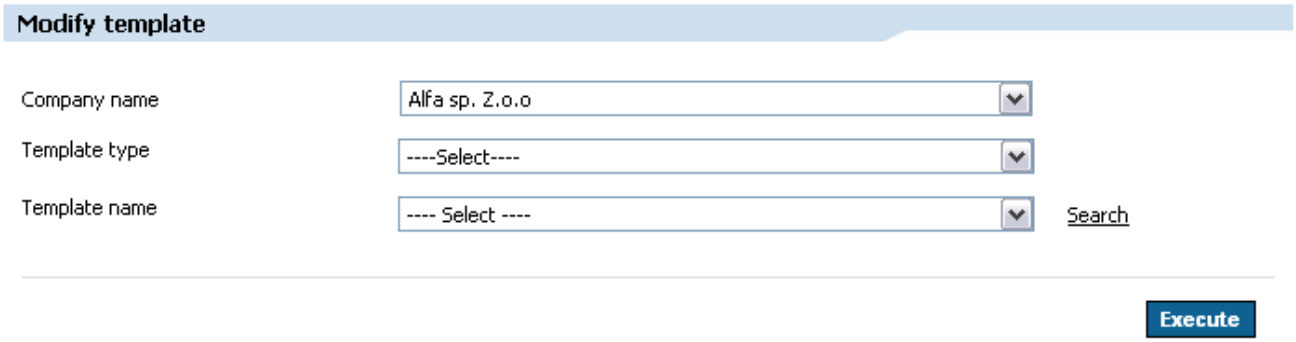
To save the template you have just created, click *Add Template*.

7.1.3 Modify Template

Using the *Modify Template* form, you can modify existing transfer templates in the BiznesPl@net system.

Before you can edit a template, you must find it. To do so, specify the following:

- Template type (domestic, ZUS, tax, cross-border, direct debit, MT 101)
- Template name — choose a name from the list of all templates of a given type



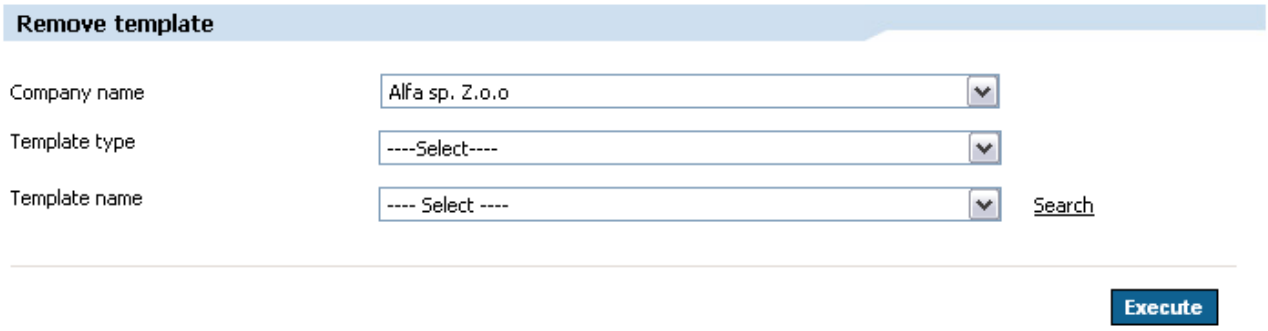
You can also use advance search options (click *Find Template*). This option becomes available after you choose the *Template Type*. To modify the template you have found, click the link with its name. The edit form will open.

7.1.4 Remove Template

With this form, you can delete existing transfer templates from the BiznesPl@net system.

Before you can delete a template, you must find it. To do so, specify:

- Template type (domestic, ZUS, tax, cross-border, direct debit, MT 101)
- Template name — choose a name from the list of all templates of a given type



You can also use the search engine. To do so, click *Find Template*.

Click *Delete Template* to delete the file.

7.2 Contractors

Contractors serve as models you can use when creating transfers or payment templates. When you choose a contractor while creating a transfer, the fields related to the Transfer Recipient will be automatically completed.

There are two methods to create contractors:

- choose *Templates and Contractors* from the menu and define a new model without sending the transfer
- send a transfer (choose from the *Transfers* menu) and click *Add Contractor to Contractors List.*

7.2.1 List of Contractors

The *List of Contractors* tab enables you to browse through the recipient database stored in the system's dictionaries. The contractors are divided into three types:

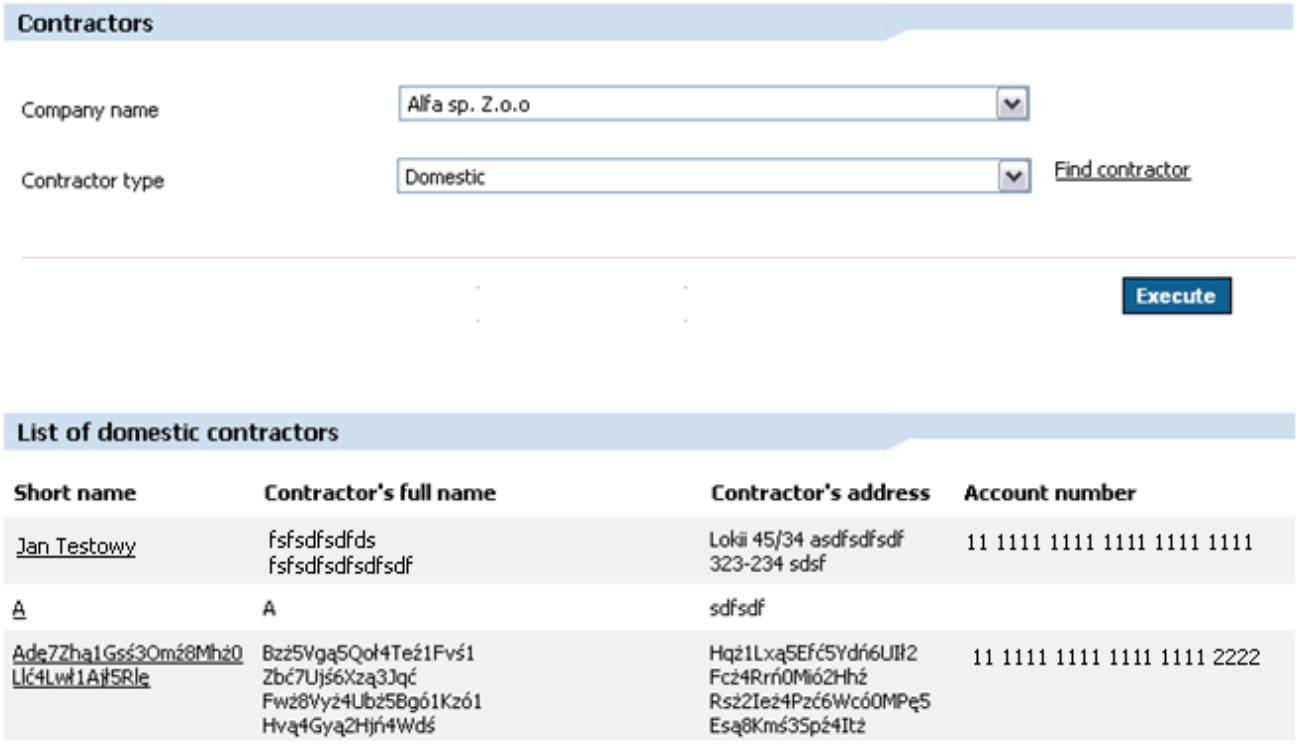
- domestic
- foreign
- debtor in direct debit
- TF Contractor.

The user may also introduce his/her own group division that will enable him/her to control which contractors are visible to other users within a company:

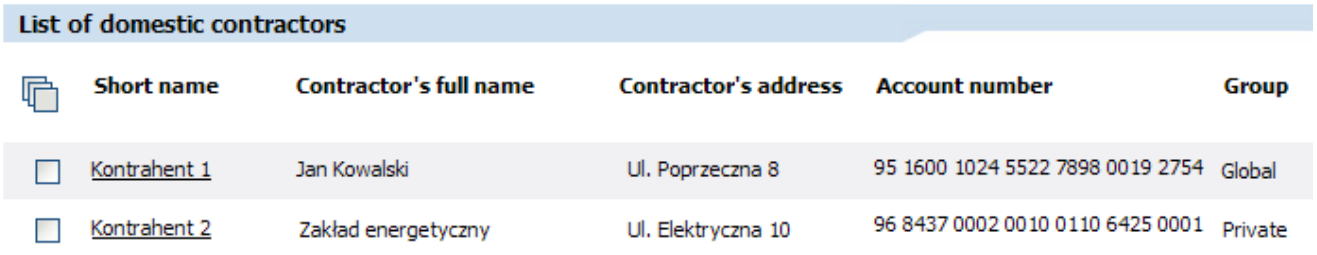
- All – contractors classified to this group are visible to all users within a company,
- Private – contractors are visible to logged-in users only,
- Global – contractors are visible to users who hold authorisations to a given group. For more information on groups' creation and editing see chapter "Groups Management."

To display a list, choose contractor type or a group and click *Execute*.

You can also use the search engine. To do so, click *Find contractor*.



In order to assign a contractor to a given group, select a contractor from the list, choose a group from *Move to group* field and click *Move.*



Once the contractors' list has been displayed, you can delete some contractors. First select respective contractors from the list and then click *Remove contractors.*

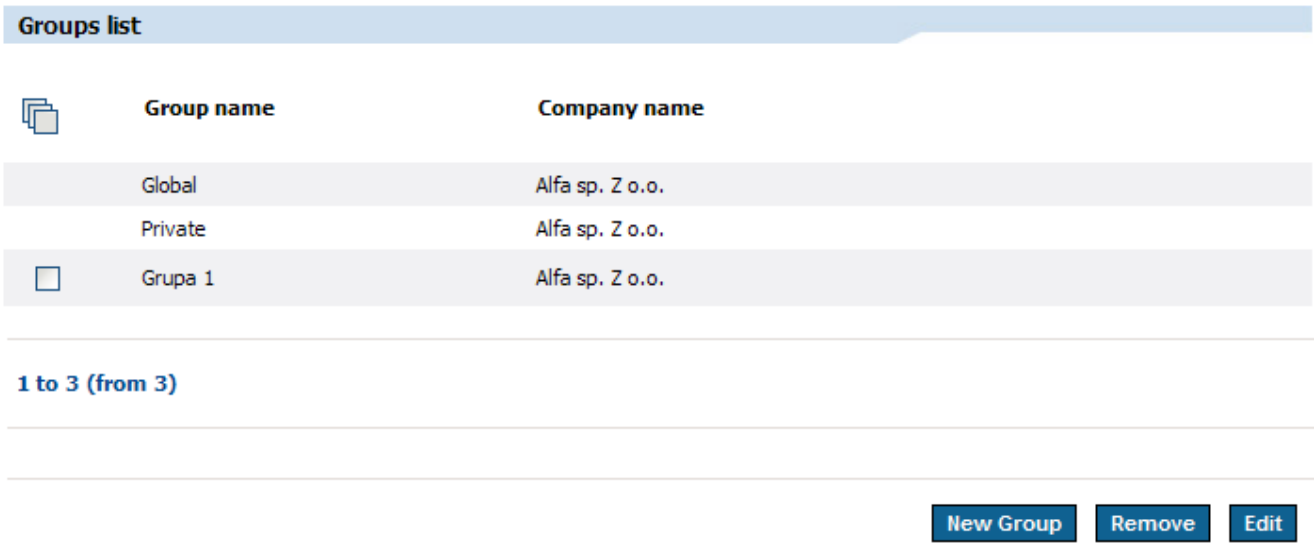
7.2.2 Groups Management

Groups management tab enables the user to browse groups created in a given company, to create new groups, likewise edit and delete the existing ones.

A list of groups available to the user will be displayed upon clicking the *Commit* button. The list can also be narrowed by typing in a fragment of a group's name and clicking *Commit*.

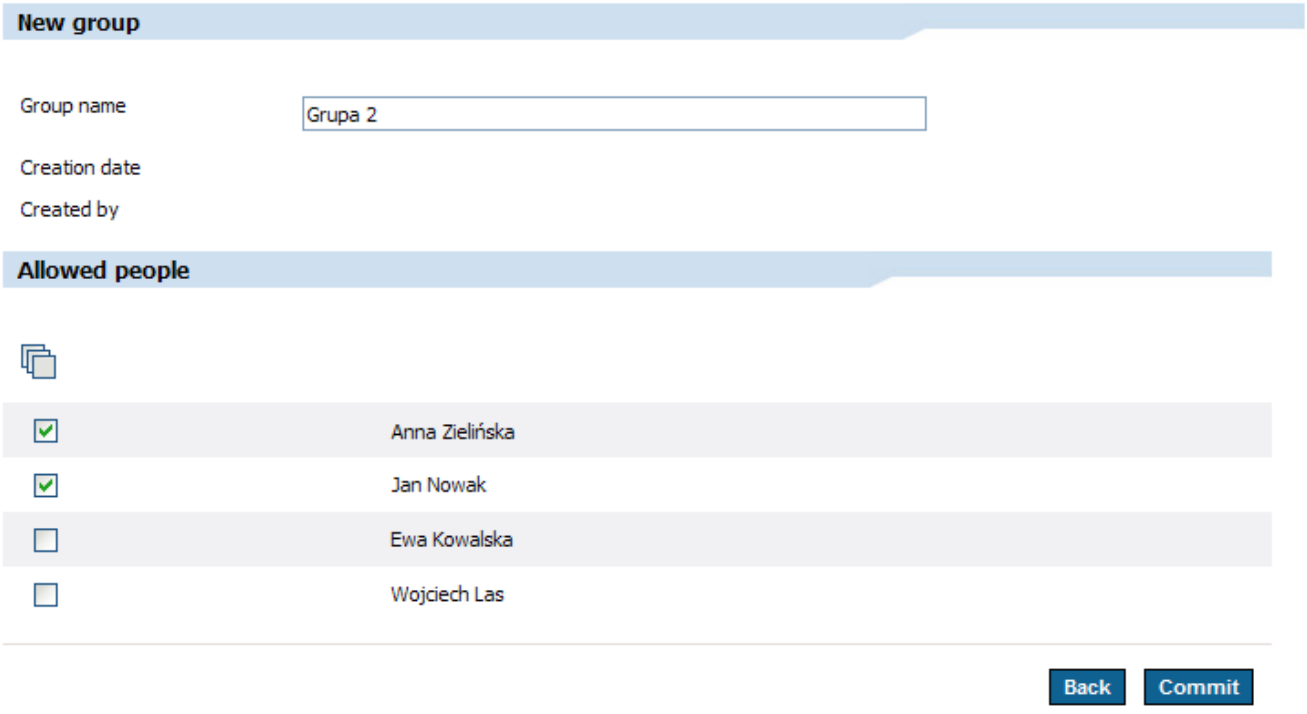
The following buttons are placed below the list of groups:

- *New Group* – opens a form used for creating a new group,
- *Remove* – deletes selected groups,
- *Edit* - enables making modifications to a selected group.



To delete the existing group, first select a group from the list and click *Remove*. The Global and Private groups cannot be deleted. Also, a group to which contractors are assigned cannot be deleted.

You can create a new group by giving it a name and choosing users who will be authorised to access it. Authorisation to a group allows the user to use contractors from this group, and also transfer contractors to this group. The group will be saved after clicking the *Commit* button.



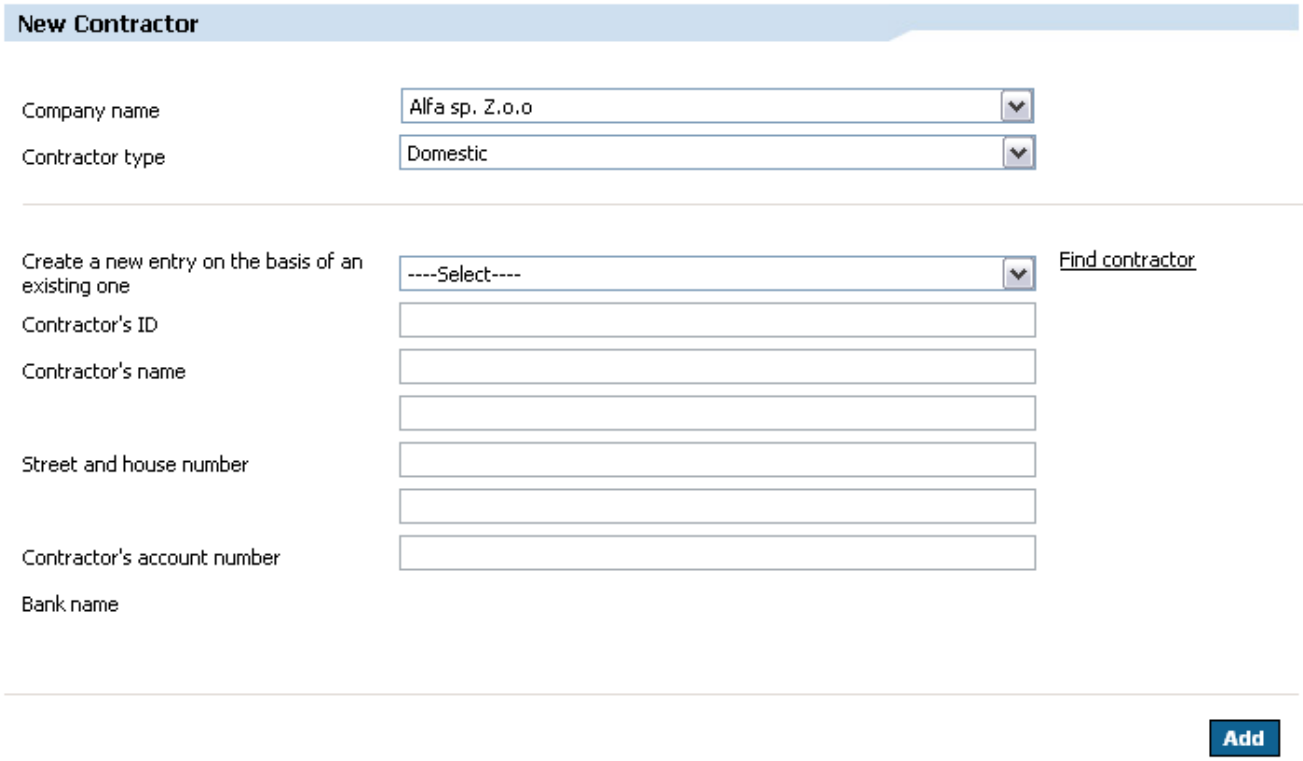
To modify the existing group select a given group from the list and choose *Edit.* A form to edit a group is analogous to the form used for creating a new group, with the difference that the former contains data. The group's name and authorised persons can be modified. The group will be modified after clicking the *Commit* button .

The Main and Private groups cannot be edited.

7.2.3 New Contractor

This form enables you to add a new contractor (domestic, foreign, debtor) to the dictionary. First, specify the *Contractor Type*.

A form will appear. Fill in the fields.

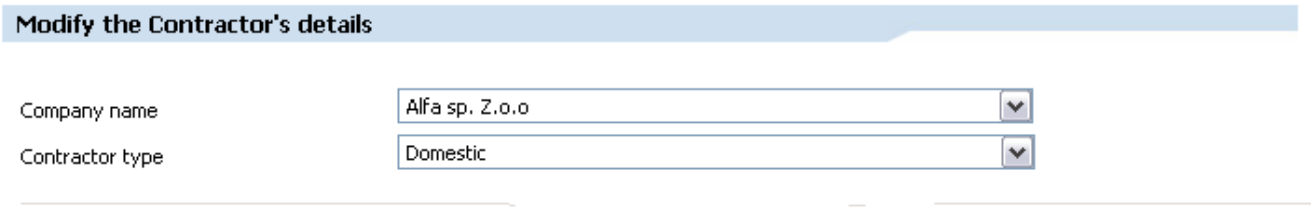


After you complete the contractor data, confirm them by clicking *Save*.

The system enables you to create new contractors on the basis of previously defined ones. Find an existing contractor using the *Find Contractor* link. If you find the contractor you want to serve as the basis for your new contractor, click the link with its name. You will return to the form for creating a new contractor. The form will be filled in with data for the contractor you have just found. Modify the data and save them by clicking *Save*.

7.2.4 Modifying Contractor Data

With this form you can change data for existing contractors. First, choose the type of contractor to modify.



After you choose a type, the *Modify Contractor Data* form will appear. In the form, choose a contractor to edit. Do one of the following:

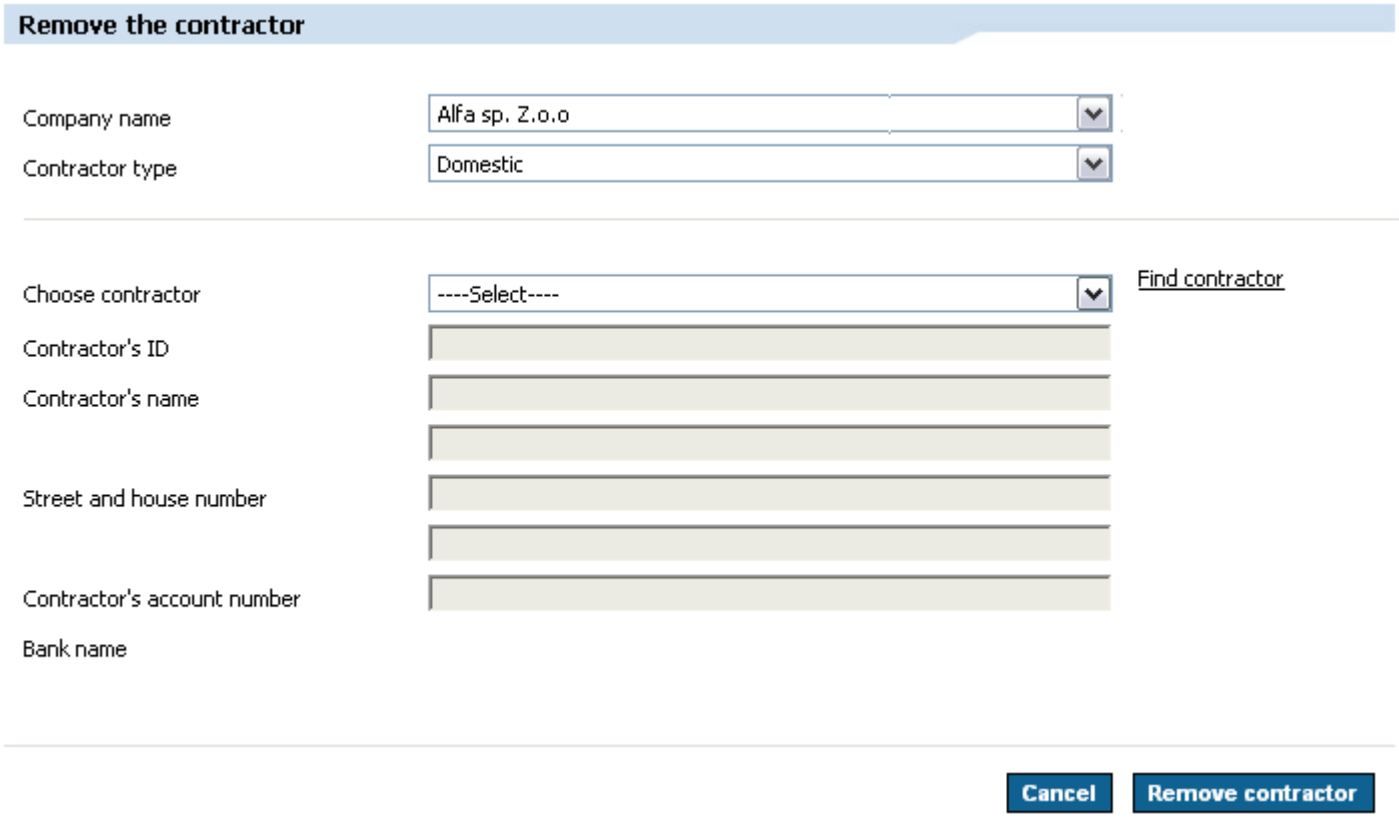
- choose a contractor from the drop-down list of all contractors of the type, or
- click Find Contractor to open the contractor search form. After you find a contractor, click the link with its name to return to the Modify form.

In this form, you can do the following actions:

- *Cancel* — returns you to the Contractor List
- *Modify Contractor* — saves modified contractor data
- *Remove Contractor* — remove the contractor from the dictionary.

7.2.5 Remove Contractor

With this form, you can remove existing contractors from the BiznesPl@net system.
To remove a contractor, choose the contractor type and click *Find Contractor*. Finally, confirm the removal by clicking *Remove Contractor*.



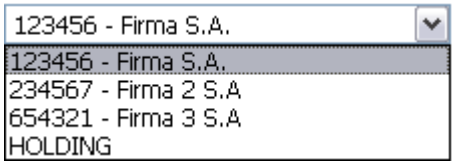
8. User Contexts

When you work in the Internet system, you are working in a specific context, i.e. in the context of the company or holding that you are assigned to. A holding is a group of companies connected by various means.

When you work in a company context, you only see the company's banking products (accounts, cards, credits, etc.) even if you have rights to access the accounts of other companies. To perform operations on another company's accounts/products, you must change the context.

If you have the rights to access two or more companies that form a holding, you can work in the Holding context. Specifically, this enables you to access all accounts of companies within the holding you have rights to. You do not need to change your work context to a specific company.

To change the work context, use the drop-down list in the info bar.

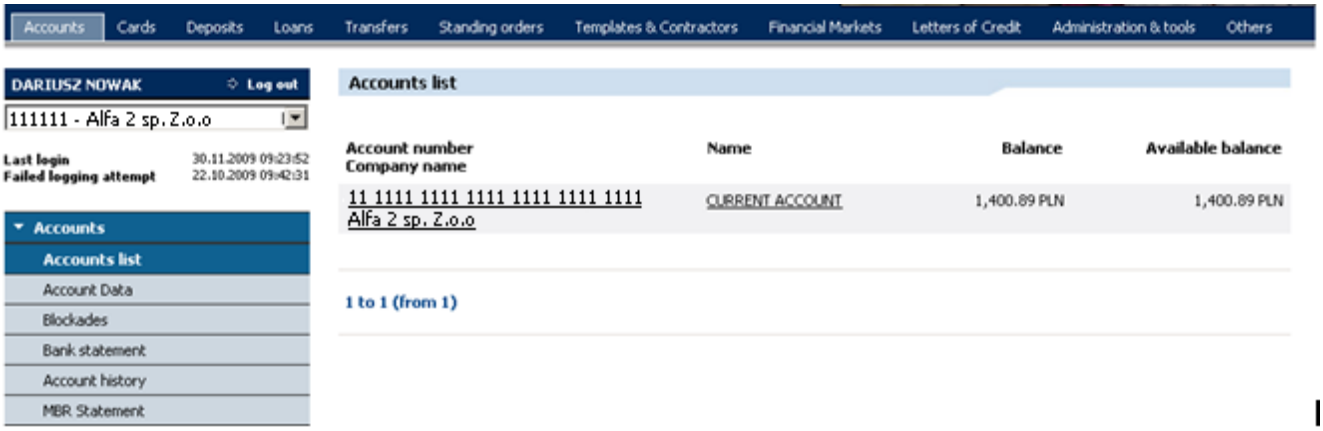


9. Accounts

This tab contains functionality designed to provide information on a specific customer's accounts at the Bank.

9.1 Accounts List

When you choose the *Accounts* tab in the side menu, the system automatically executes the *Accounts List* function that presents a form with the customer accounts to which you have been granted access.



The *Accounts List* contains the following information, grouped into individual rows:

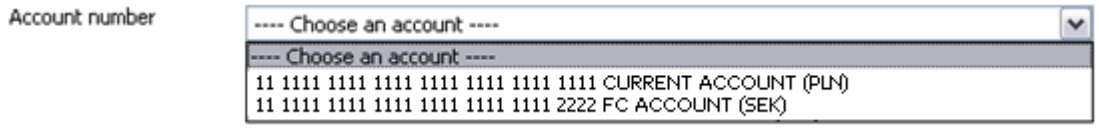
- Account Number / Company Name — a link to the *Bank Statement*
- Name — a link to *Account Data*
- Balance — current account balance
- Available balance

You can sort the list by clicking one of the text links in column names.

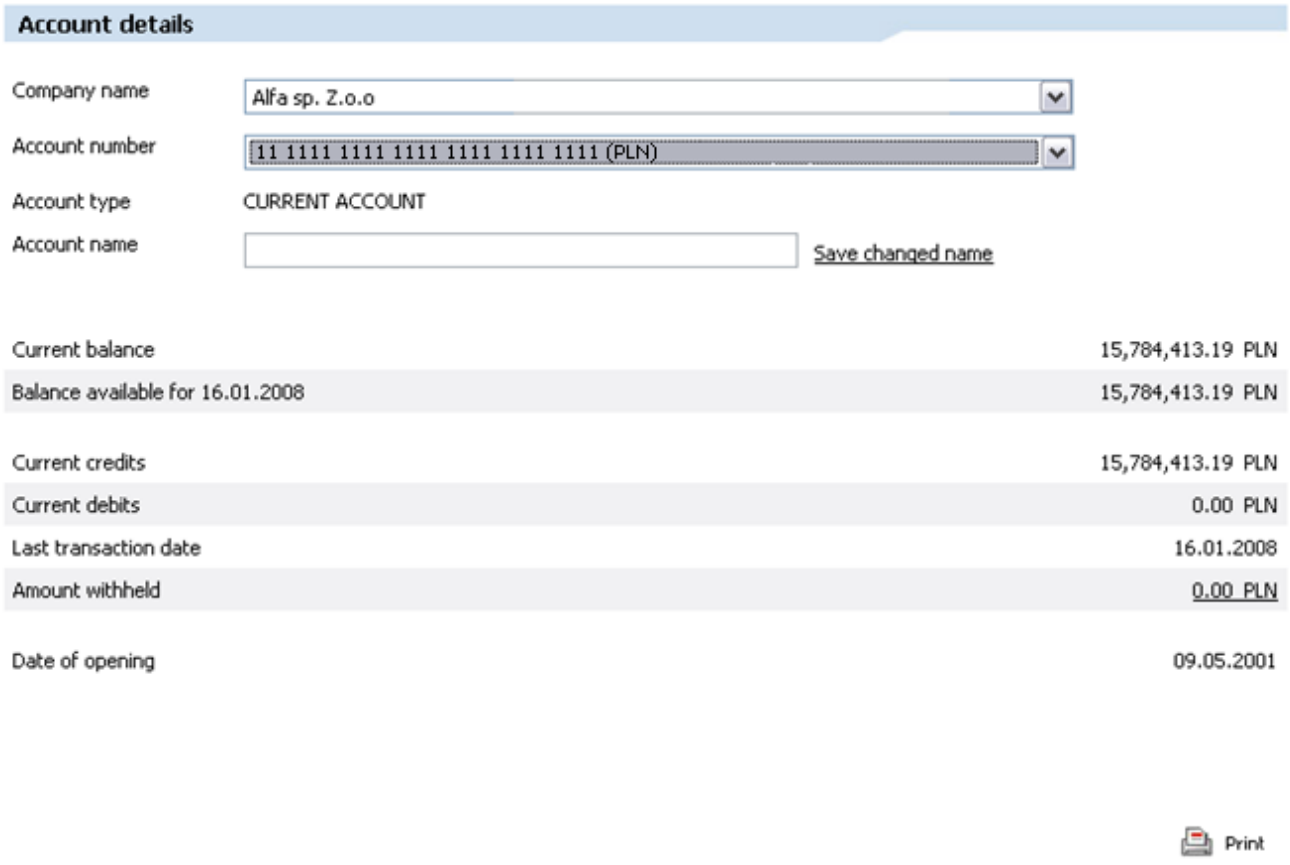
9.2 Account Details

You can access the *Account Details* form from two levels:

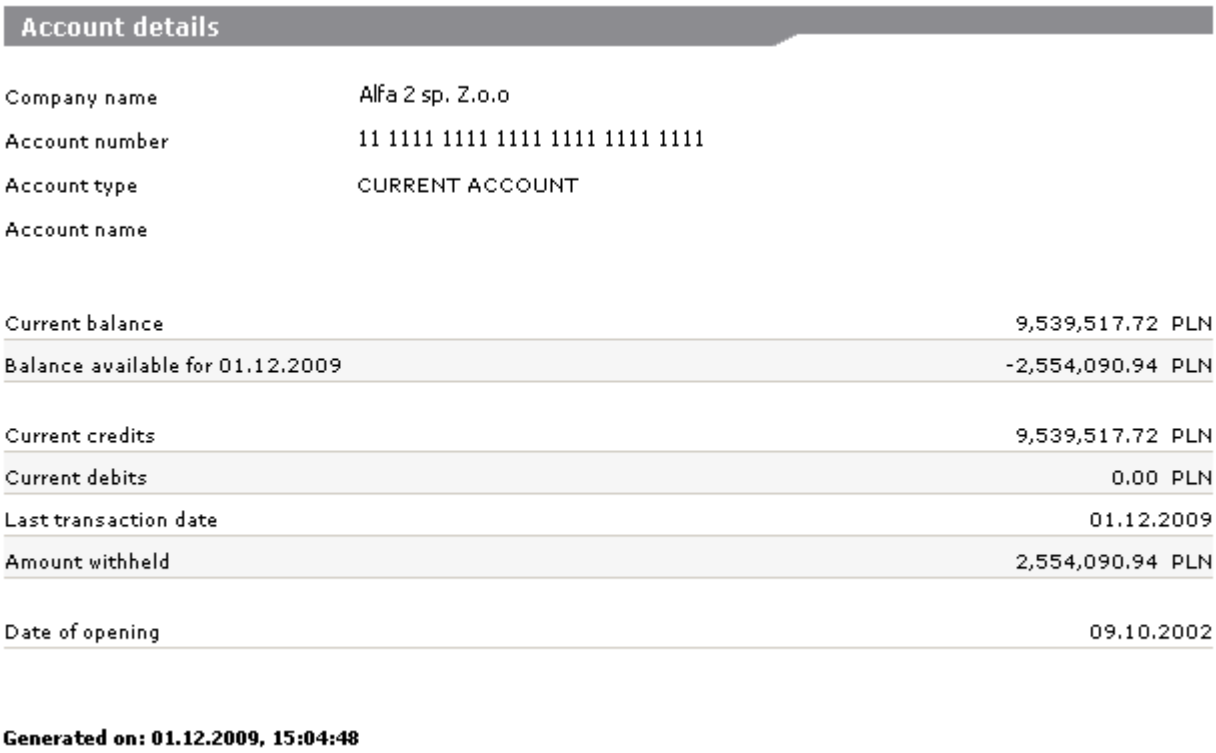
- *Accounts List* — click the name of the desired account. The *Account Details* form for the selected account will open. This means that detailed information for this account will be shown automatically. You don't need to select this account from the drop-down list.
- *Account Data* — first choose the desired account from the drop-down list.


Account number
---- Choose an account ----
---- Choose an account ----
11 1111 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
11 1111 1111 1111 1111 1111 1111 2222 FC ACCOUNT (SEK)

A table listing the most important details will appear.



Additionally, you can print information shown in the main *Account Details* window. To do so, click the Print icon (Print).



Account details

Company name	Alfa 2 sp. Z.o.o
Account number	11 1111 1111 1111 1111 1111 1111
Account type	CURRENT ACCOUNT
Account name	

Current balance	9,539,517.72 PLN
Balance available for 01.12.2009	-2,554,090.94 PLN
Current credits	9,539,517.72 PLN
Current debits	0.00 PLN
Last transaction date	01.12.2009
Amount withheld	2,554,090.94 PLN
Date of opening	09.10.2002

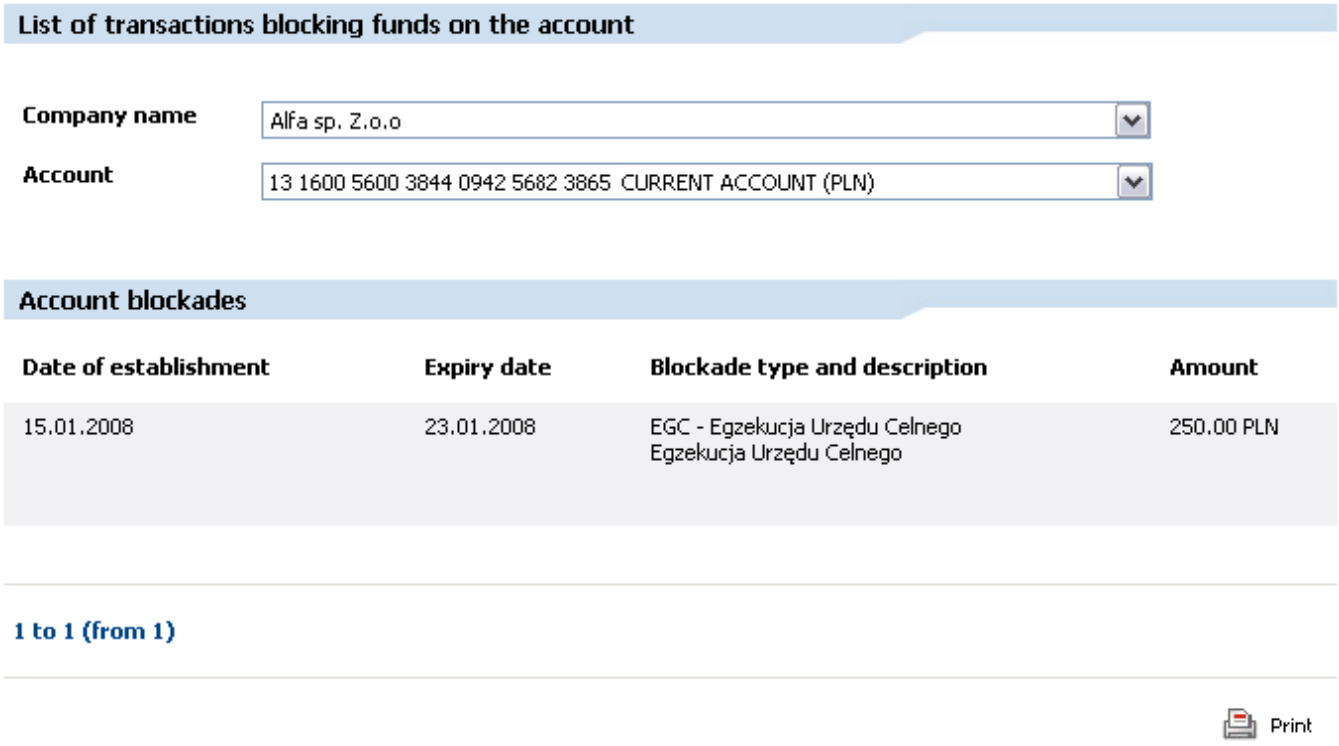
Generated on: 01.12.2009, 15:04:48

You can create or change the "friendly name" for accounts you can access. The name is visible only to you and is designed to help you choose the right account. To use this feature, enter the account name in the edit box in the *Account Name* record, and then confirm the operation by clicking the *Save Changed Name* link.

If you click a link in the *Blocked Amount* record (this field is only visible if there are any funds locked in the account), the *Blockade* form opens. Blocked funds data are shown automatically and are visible in the context of the account you have selected in the *Account Data* form.

The list of blocked funds in the account shows the following data:

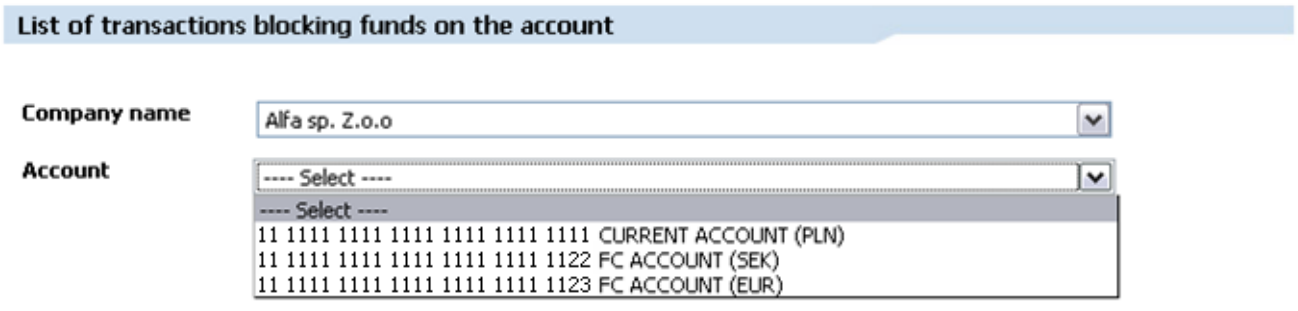
- Date of blocking
- Blocking expiration date
- Blockade type and description
- Amount and currency



9.3 Blockades

You can access the *Blockades* form from two levels:

- *Account Data* — click a link in the *Blocked Amount* line to open the *Blockades* form
- *Blockades* — first choose the account for which you want to display blockades.


List of transactions blocking funds on the account
Company name
Alfa sp. Z.o.o
Account
---- Select ----
---- Select ----
11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
11 1111 1111 1111 1111 1111 1122 FC ACCOUNT (SEK)
11 1111 1111 1111 1111 1111 1123 FC ACCOUNT (EUR)

9.4 Bank Statement

The form enables you to display bank account statements. First choose the desired account and select the date for the statement.

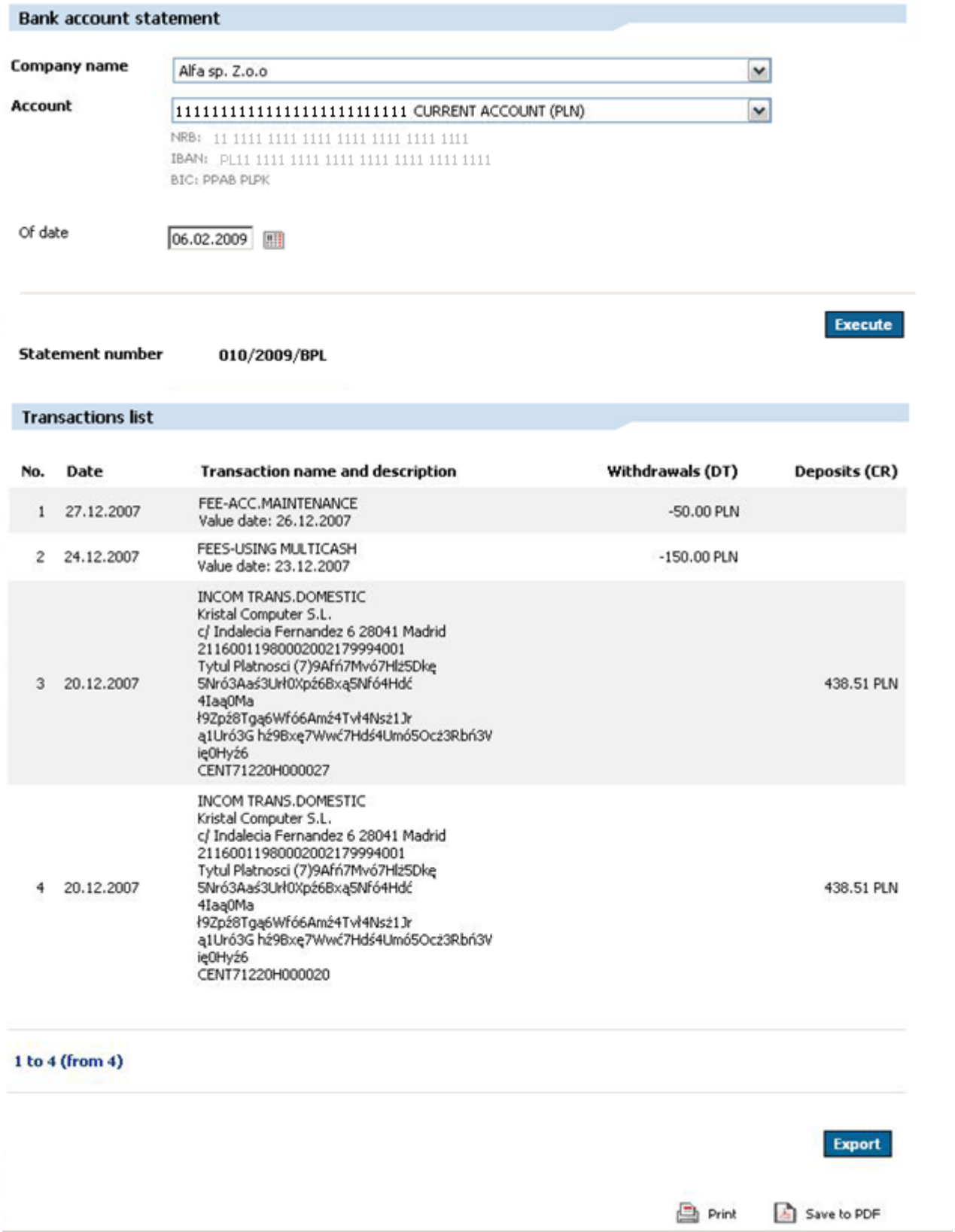
Click *Execute*. A statement for the specified date will appear. The statement contains two sections: a list of operations performed on that date, and the initial and closing balance.

A bank statement can also be displayed without O/N deposit operations. To use this option, before clicking *Execute* select *Hide operations related to automatic overnight deposits.*

Bank account statements of specific accounts presented in the BiznesPl@net system are numbered.

Account numbering rules are the following:

- The numbering will be independent of the numbering of (paper) account statements in the bank system;
- A sequential number of a statement of a given account is increased on each day when any transaction is booked on a given account. If no transaction is booked on the account on a given day, the account statement number is not updated.
- Account statement numbers will be zeroed at the beginning of the new year.


Bank account statement
Company name
Alfa sp. Z.o.o
Account
11111111111111111111111111 CURRENT ACCOUNT (PLN)
NRB: 11 1111 1111 1111 1111 1111 1111 1111
IBAN: PL11 1111 1111 1111 1111 1111 1111 1111
BIC: PPAB PLPK
Of date
06.02.2009
Execute
Statement number
010/2009/BPL
Transactions list
No. Date Transaction name and description Withdrawals (DT) Deposits (CR)
1 27.12.2007 FEE-ACC.MAINTENANCE Value date: 26.12.2007 -50.00 PLN
2 24.12.2007 FEES-USING MULTICASH Value date: 23.12.2007 -150.00 PLN
3 20.12.2007 INCOM TRANS.DOMESTIC Kristal Computer S.L. c/ Indalecia Fernandez 6 28041 Madrid 21160011980002002179994001 Tytul Platnosci (7)9Afń7Mvó7Hlź5Dkę 5Nró3Aaś3Urł0Xpź6Bxą5Nfó4Hdć 4Iaą0Ma ł9Zpź8Tgą6Wfó6Amź4Tvł4Nsż1Jr ą1Uró3G hź9Bxę7Wwć7Hdś4Umó5Ocż3Rbń3V ię0Hyź6 CENT71220H000027 438.51 PLN
4 20.12.2007 INCOM TRANS.DOMESTIC Kristal Computer S.L. c/ Indalecia Fernandez 6 28041 Madrid 21160011980002002179994001 Tytul Platnosci (7)9Afń7Mvó7Hlź5Dkę 5Nró3Aaś3Urł0Xpź6Bxą5Nfó4Hdć 4Iaą0Ma ł9Zpź8Tgą6Wfó6Amź4Tvł4Nsż1Jr ą1Uró3G hź9Bxę7Wwć7Hdś4Umó5Ocż3Rbń3V ię0Hyź6 CENT71220H000020 438.51 PLN
1 to 4 (from 4)
Export
Print
Save to PDF

The system will provide additional information for each account you select in the following format:

- NRB (Bank Account Number) — 26 digits separated with spaces, grouped in the following sections: kk BBBB BBBk MMMM MMMM MMMM MMMM[1],IBAN — format: PLkk BBBB BBBk MMMM MMMM MMMM MMMM,
- BIC (Bank Identifier Code)

Click an item in the *Transaction Name and Description* column to open a new Transfer Execution Confirmation pop-up window. The window shows the electronic document with transfer confirmation that is equivalent to the hardcopy version sent to the customer. You can print the confirmation or save it to your hard drive as a PDF file.

BGŻ BNP PARIBAS

Confirmation of the transfer execution

Bank BGŻ BNP Paribas S.A.
ul. Kasprzaka 10/16, 01-211 Warszawa
www.bgzbnpparibas.pl
telephone: 801 321 123

Information about the transaction: 225_TRANSFER VIA PLANET

Transfer sender:
Account No.: 07 1600 1198 0002 0022 1474 1011
Bank's name: BNPPL O./Kraków
Sender: GÓRECKI P., PAWŁUSIEWICZ T.
Os. Chemików 14 m. 20
32-566 Alwernia

Transfer beneficiary:
Account No.: 70 1600 1097 1849 9956 2000 0002
Bank's name: BNPPL O./Częstochowa
Beneficiary: 111222

Payment details:
ąśźżćńłóę ĄŚŹŻĆŃŁÓĘ
TEST1

Amount:
1.00 PLN

Execution date:
12.05.2015

Transaction reference number:
CENT50512H000749

This transfer confirmation has been drawn up in accordance with Article 7 of the Banking Law (Journal of Laws No. 72 of 2002, item 665 as amended). The computer-generated document issued by the BiznesPl@net online banking system does not require a signature or stamp.

Please note! Value date is presented only when it is different from the date of posting (execution date)

When the confirmation concerns commissions, fees or interest, the Transfer sender field contains account holder's details while the Transfer beneficiary field remains empty.

Date of confirmation: 19.05.2015 , 11:13:55

Print Save to PDF

[1] kk — checksum, B — bank branch number digit, M — account number digit

There are two ways to navigate between statements from individual days:

- Choose a specific date for the statement (03.08.2007)[2]Use the links below the balance statement (« Poprzedni wyciąg Następny wyciąg »). The links will move you to the next statement in the system (by date).

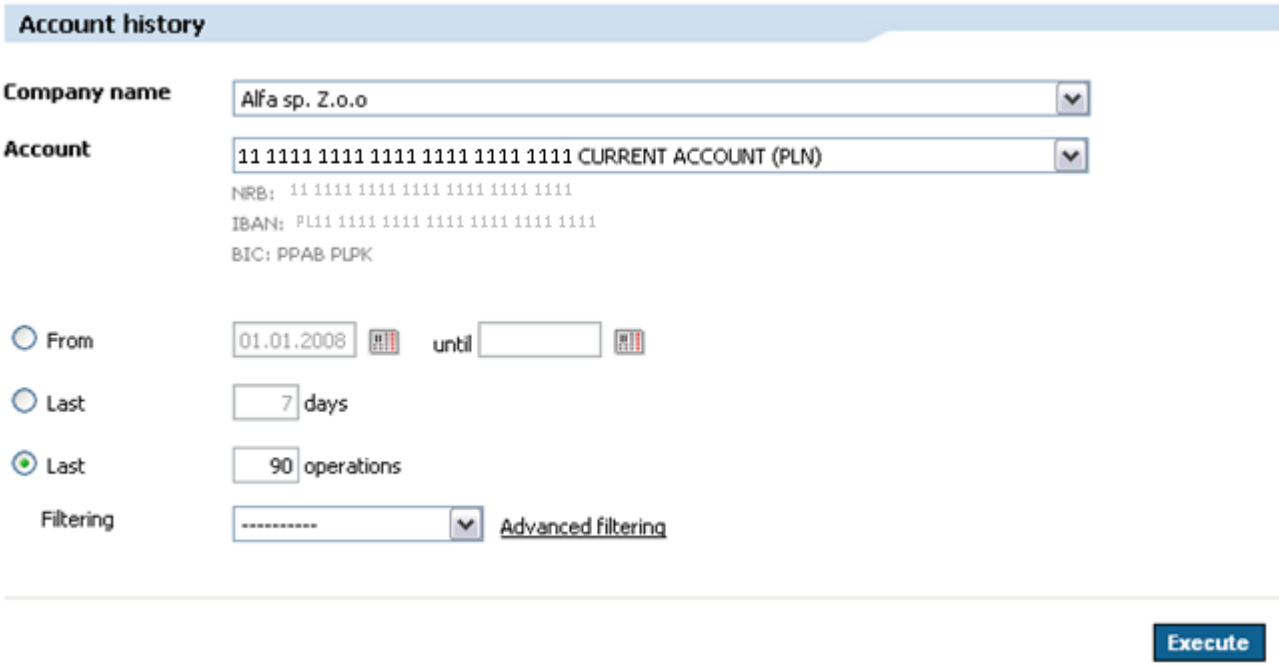
You can save the entire statement (the main *Bank Statement* form frame) to your hard drive as a PDF file, or print it in a separate window.

9.5 Account History

Account History shows a set of all transactions that the meet you define.

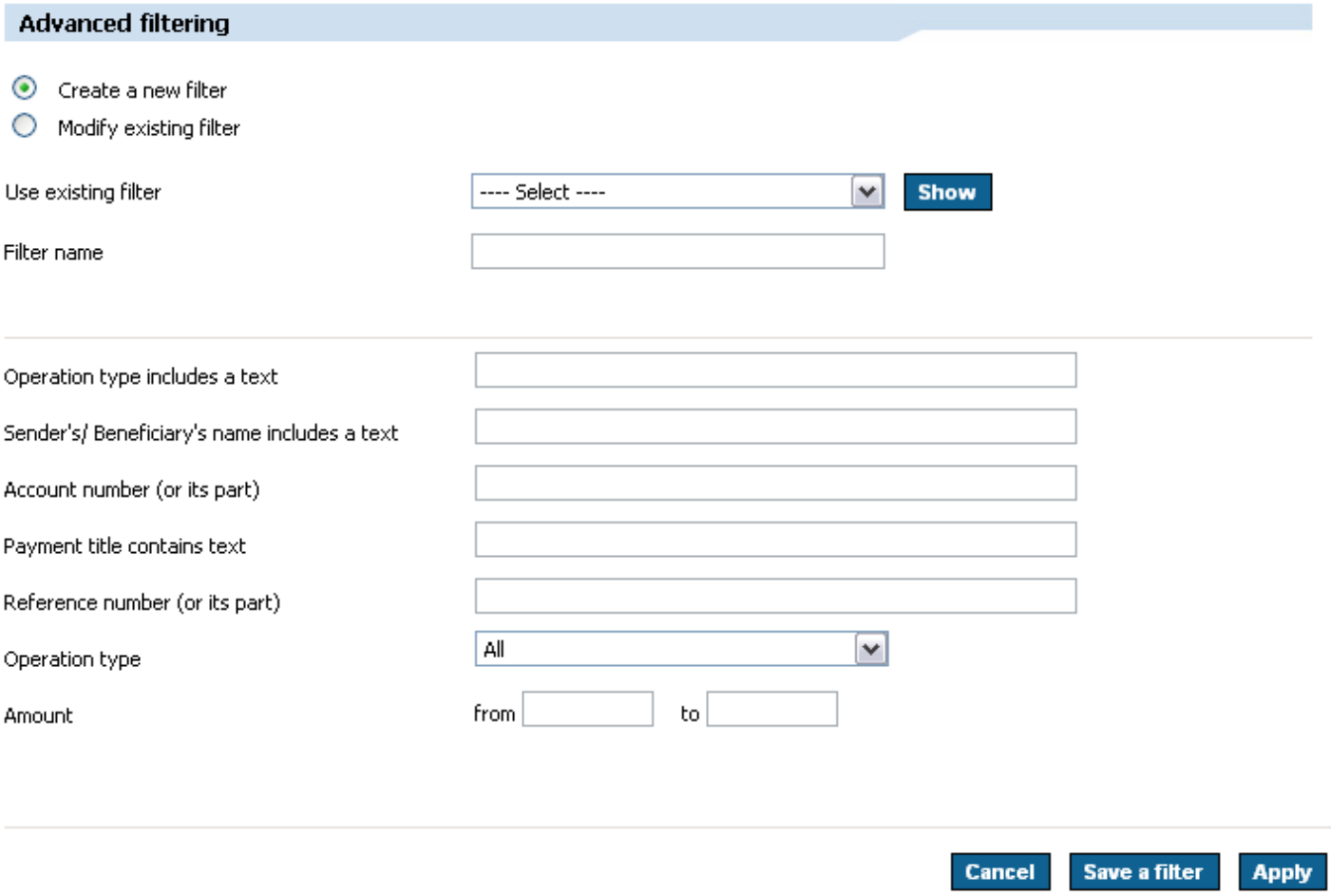
When you choose this feature, a screen with filtering criteria appears:

- Account for which you want to display operations history
- Date from... to...
- Last X days — you can browse the history of transactions made in the last X days



- Filtering — you can define filters to show only those transactions in the transaction history that meet the filter's conditions

[2] The system will not allow you for entering a date that is a holiday.

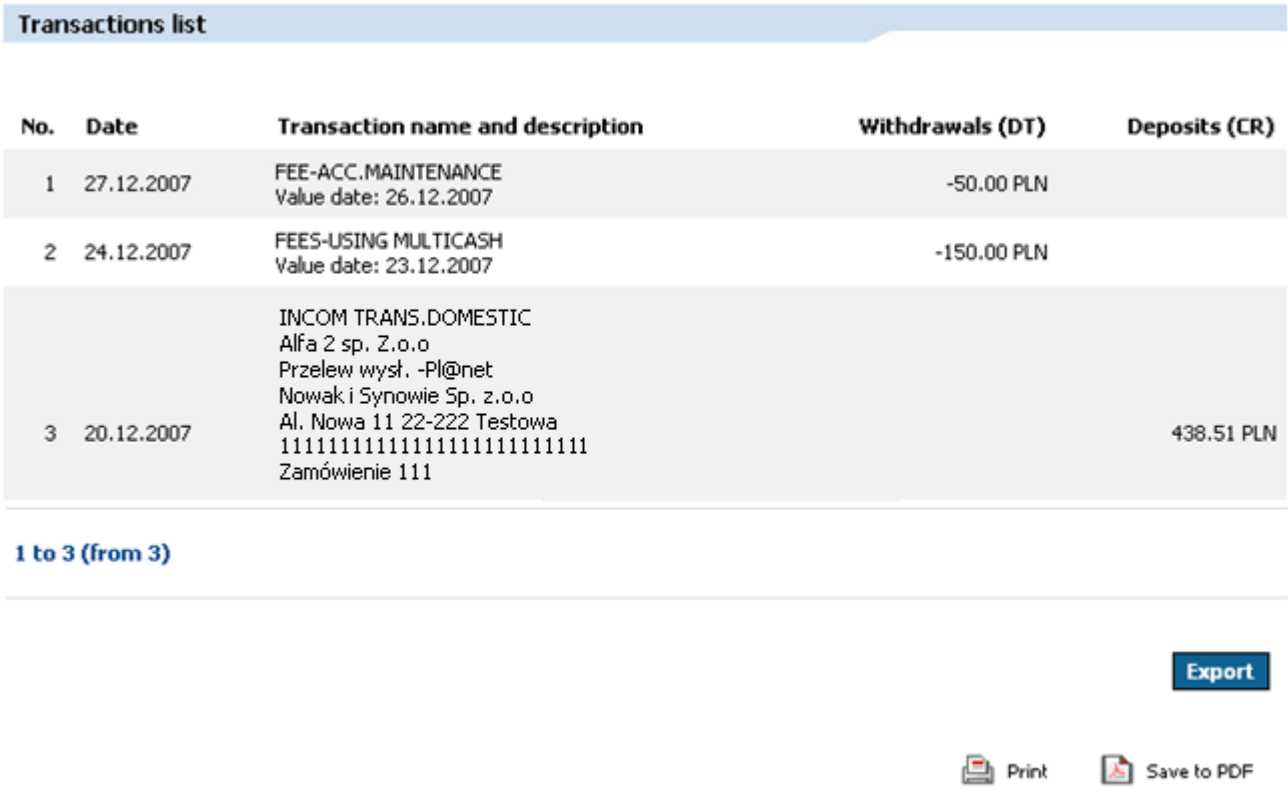


You can save the filter and reuse it later. To do so, click *Save Filter*. If you want to use the filter just once, click *Apply*.

You can modify existing filters. Confirm your changes by clicking *Save Filter*.

Transaction history contains the following fields:

- Posting date
- Transaction name and description — a link to *Transfer Execution Confirmation*
- Withdrawals
- Deposits


Transactions list
No. Date Transaction name and description Withdrawals (DT) Deposits (CR)
1 27.12.2007 FEE-ACC.MAINTENANCE Value date: 26.12.2007 -50.00 PLN
2 24.12.2007 FEES-USING MULTICASH Value date: 23.12.2007 -150.00 PLN
3 20.12.2007 INCOM TRANS.DOMESTIC Alfa 2 sp. Z.o.o Przelew wysł. -Pl@net Nowak i Synowie Sp. z.o.o Al. Nowa 11 22-222 Testowa 11111111111111111111111111 Zamówienie 111 438.51 PLN
1 to 3 (from 3)
Export
Print
Save to PDF

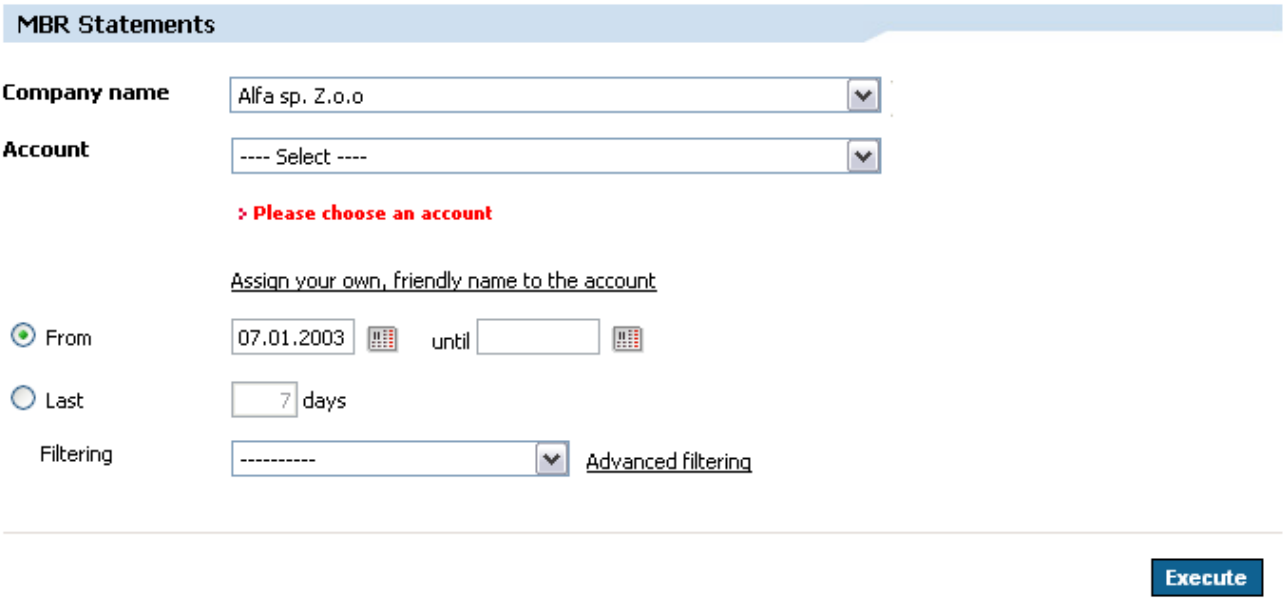
You can print the transaction history or save it as a PDF file.

9.6 MBR Statement

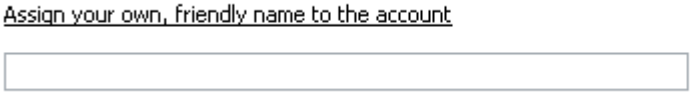
With this form, you can display MBR (*Multi Bank Reporting*) statements.

When you choose *MBR Statement*, a screen with filtering criteria appears:

- Account for which you want to display operations history
- Date from... to...
- Last X days — you can browse the history of transactions made in the last X days
- Filtering (see the description in section **9.5**).



Additionally, you can apply/change the name of an account from within the filter. To do so, click *Add your own friendly name for the account*. Another section will appear in the *MBR Statement* form:



Transactions list

No.	Date	Transaction name and description	Withdrawals (DT)	Deposits (CR)
1	28.11.2007	TRF PL63167000040000643 9 BOREALIS AG WAGRAMERSTRASSE 17-19 AT-1220 VIENNA INV24380-30282,60 24890-30430,20 ZATOWARY 2007112800000003//0000700000240320	-60,720.06 EUR	
2	28.11.2007	MSC 230032698215 MPC - DG PLASTICS NV STWG OP TURNHOUT 160 2360 OUD- TURNHOUT INV2010 2382 2383 2509 2518 2727 2729 2741 2817 2861 ZA TOWARY 2007112800000001//0000700000241320	-13,126.79 EUR	
3	28.11.2007	MSC BE56320062692988 MEPACO STEENWEG OP MOL 177 BE-B-2300 TURNHOUT INV827-1318,17 INV828-8532,24 MEMBRANEN 2007112800000004//0000700000242320	-9,850.41 EUR	
4	28.11.2007	MSC 290018018072 NV.DRUKKERIJ VERSTRAETE VLIEGPLEIN 20 9991 ADEGEM INV10684-3542,96 10688-3309,91 2007112800000005//0000700000243320	-6,852.87 EUR	
5	28.11.2007	MSC 230032790060 MIKO KOFFIE NV STEENWEG OP MOL 177 2300 TURNHOUT INV5357-29,76 5426-298,46 5427 193 50 5429 1309,40 2007112800000002//0000700000244320	-1,831.12 EUR	
6	30.11.2007	MSC DE36370106001104531115 MPC-HORDIJK GMBH MOLKEREISTRASE 46B DE-D- 47589 UEDEM INV70650-398,74 70685-2672,00 2007113000000001//0000700000245340	-3,070.74 EUR	
7	04.12.2007	TRF WD0508/10/07,WD0506/09/07,WD0510/10/07,WD0073/02/07,WD0507/09/07 M.P.C-D.G. PLASTICS N.V. STEENWEG OP TRUNHOUT 160 2360OUD- TURNHOUT 0000700000246		41,116.59 EUR
8	04.12.2007	TRF KD0071/11/07,WD0509/10/07 MEPACO N.V. STEENWEG OP MOL 177 2300TURNHOUT 0000700000247		620.81 EUR

You can save the entire statement (the main *MBR Statement* form frame) to your hard drive as a PDF file, or print it in a separate window.

10. Transfers

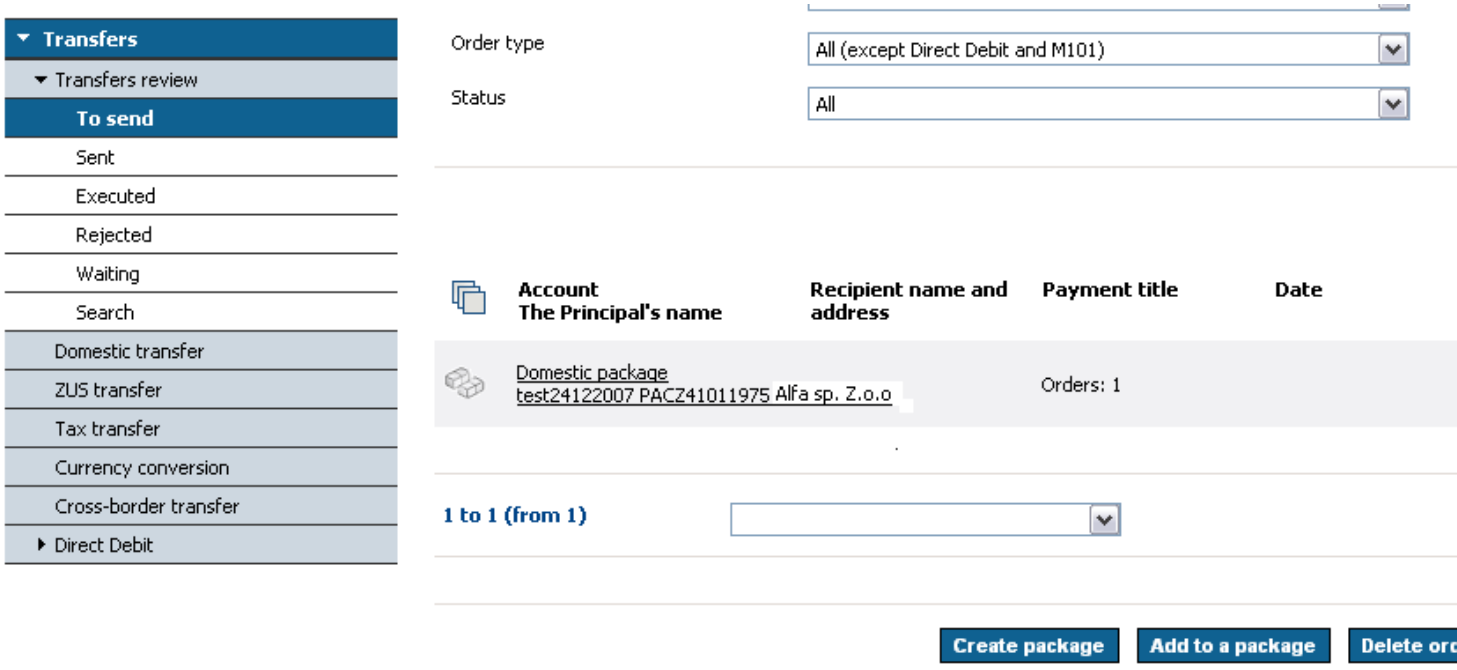
10.1 General Information about Transfers

In BiznesPl@net, you can create transfers manually, by clicking the *Transfers* tab, or you can import transactions from a file (this feature is available in the *Administration and Tools* tab.) You need appropriate authorization rights to perform this action.

After you create a transfer, you must authorize it. When you finish filling in transfer fields, the system will ask you for an SMS code or electronic signature, depending which transaction authorization method you have chosen.

In the next stage, the transfer must be sent by authorized persons. The principles for sending transfers are defined when you apply for the system, and are set together with limits for individual accounts.

Prepared transfers await signatures at the *To Send* tab.



The authorized user or users sign the transfer with an SMS code or electronic signature, depending on their transaction authorization method.

10.2 Packages

In addition to making individual transfers, you can also create packages (batches). To do so, find the transfers (entered manually or imported) in the To Send list. Mark them on the left, and click Create Package.

In addition to the user-defined name, a package has its **Type** and **Mode of Execution**.

Package types are assigned automatically on the basis of transfers contained in the package.

Packages can have the following types:

- **Domestic** (contain Domestic Transfers, ZUS Transfers, Tax Transfers)
- **Cross-Border** (contain Cross-Border Transfers)
- **MT101** (contain MT101 Transfers)
- **Direct Debit** (contain Direct Debit transfers)

Note: You cannot create a package with different kinds of transfers. You cannot add Currency Conversion to a package.

The **Mode of Execution** is user-defined. There are the following modes of execution:

- **Standard** (the default mode, applied if you do not select anything): in this mode, transfers are made one by one. If you do not have sufficient funds to execute all transfers in a package, only the transfers for which there is enough funds will be executed. The remaining transfers will be placed in the Waiting Room or will be rejected.
- **The entire package** (choose *Reject entire package if any transfer cannot be executed*): In this mode, the package will be executed only if there are sufficient funds to meet the entire package (a total of transaction amounts and commission amounts).

Note: The **Entire Package** may not be wholly executed if a transfer is not executed by the central system for reasons other than insufficient funds.

- **Payroll Package** (choose Payroll Package): This package may only contain payroll transfers, i.e. transfers sent from payroll accounts. This is a specific case of the Entire Package option. The difference is that when the transfers from payroll account or accounts have been sent, the account will be replenished from a source account defined by the customer.

Note: In the case of cross-border payroll transfers, the debited account must be the same as the commission account.

Commissions:

- **Domestic** — the commission is collected as a single amount, charged for transfers executed within a package. The commission is posted to the account or accounts from which the transfers have been sent.
- **Cross-Border** — the commission is collected with the transfer, individually for each transfer executed within a package.
- **MT101** — the commission is collected with the transfer, individually for each transfer executed within a package.
- **Direct Debit** — the commission is collected as a single amount, charged for direct debit transfers executed within a package. The commission is posted to the account or accounts from which the direct debit transfers have been sent.

Note: for domestic payroll packages, transfers are sent from the payroll account. The account is then replenished with a single amount equivalent to the total sum of transactions; the commission is charged to the source account for the replenishment as defined by the customer.

Note: for cross-border payroll packages, transfers together with commissions are sent from the payroll account. The account is then replenished with the amount equivalent to the total sum of transactions, and the amount equivalent to the total sum of commissions, charged to the source account for the replenishment as defined by the customer.

Delivery:

Packages are delivered during system availability hours — see the FAQ at the Website. After the deadline hour elapses, all packages that had been placed in the waiting room are rejected. In the specific case of a package placed after the deadline on one day, this package will be rejected on the following day, after the deadline elapses. During delivery, packages can have the following statuses:

- **To send, Entered** — packages with transfers that have been entered or imported.
- **To Send, Under Approval Process**— packages that have already been signed, but acceptance patterns have not yet been met.
- **To Send, Accepted** — packages that have been fully signed, i.e. acceptance pattern conditions have been met.
- **To Send, Accepted** — packages that have been canceled by the user.
- **Sent, Future Delivery Date** — packages that contain only transfers with future execution dates (which can be canceled).
- **Sent, Submitted to Delivery** — packages that are to be delivered on the same day, but their delivery hasn't started yet (they can be canceled).
- **Sent, In-Process** — packages which are already being delivered (these packages **cannot be canceled**).
- **Delivered** — packages that contain executed transfers.
- **Waiting Room** — packages containing transfers that have been moved to the waiting room.
- **Rejected** — packages containing transfers that have been rejected.

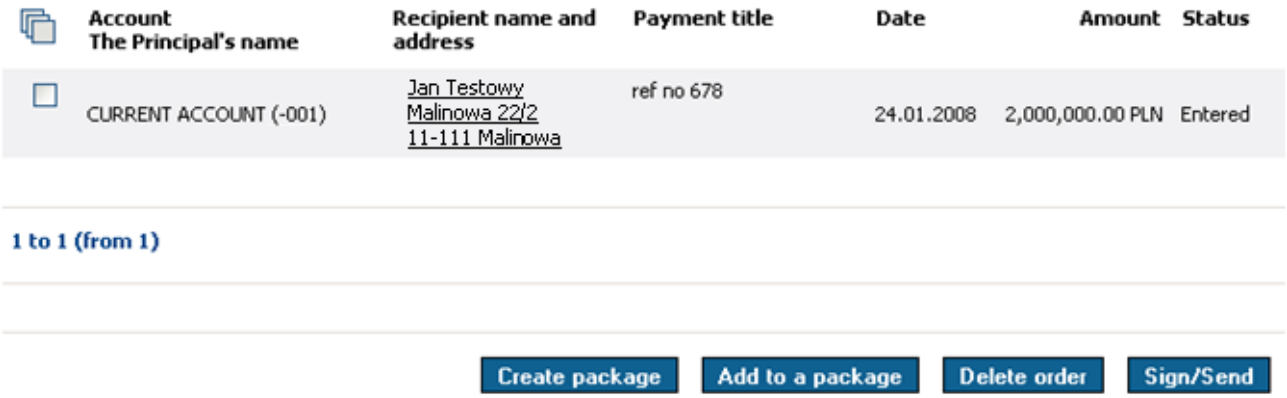
Note: It may happen that the same package appears on multiple lists with several various statuses. When some transfers from a package have been executed, some have been rejected, and some have been placed in the waiting room, the package will be shown in the Delivered, Rejected, and Waiting Room lists.

10.3 Review

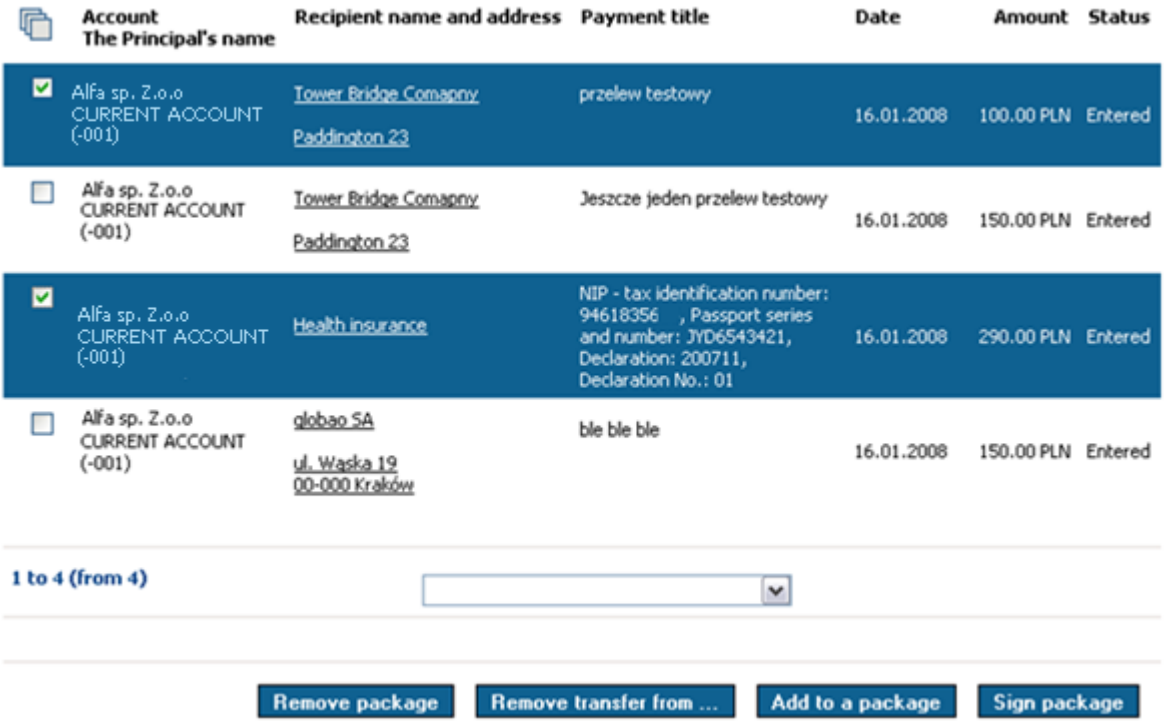
When you choose the *Transfers* tab, the Transfers Review form will open. The transfers are grouped by their status:

- To Send — transfers that have been entered into the system but haven't been sent yet. These transfers await acceptance, are undergoing acceptance, or have been accepted but have not been sent yet or have been canceled. A transfer can be sent after all the signatures required by the account acceptance pattern are obtained.

To sign a transfer, select the transfer and click *Sign/Send*.



For a package, enter the package details, select some or all transfers, and click *Sign Package*.



- Sent
- Executed
- Rejected
- Waiting room
- Search

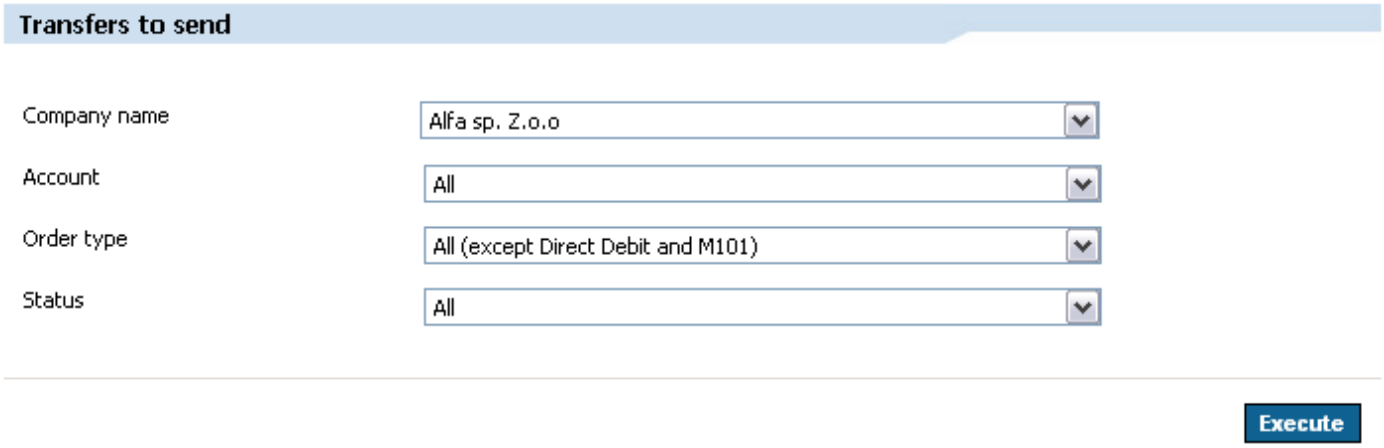
You can specify how many records should be displayed per page (10, 20, 30, 50, 100, or All).

10.3.1 To Send

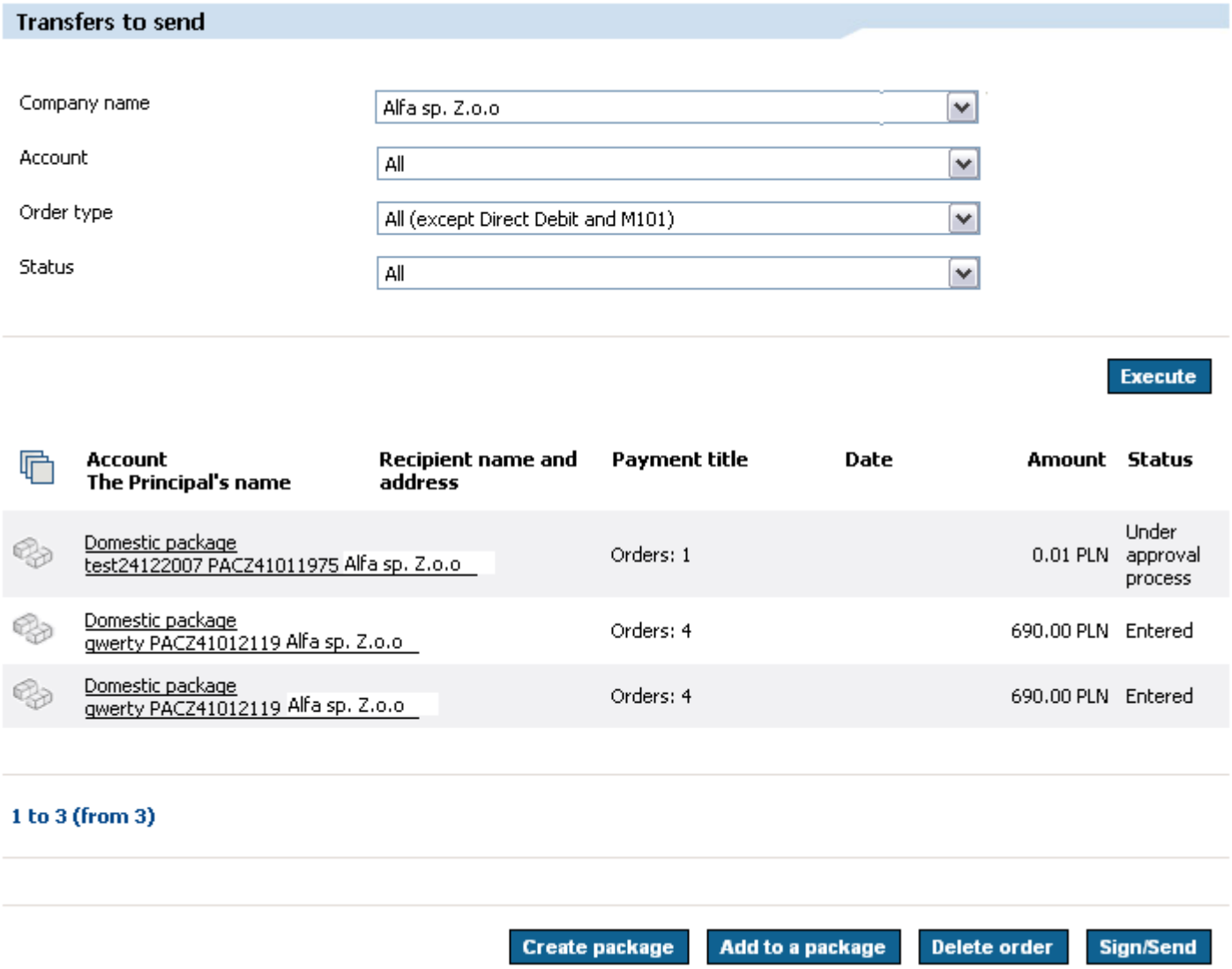
This feature provides information about transfers with the 'To Send' status.

A User can send an order, prepared earlier but not sent, with a payment date earlier than the current date (up to three days back).

To find transfers to be sent, complete the fields available in the form and click *Execute*.



The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date, Amount,* and *Status*.

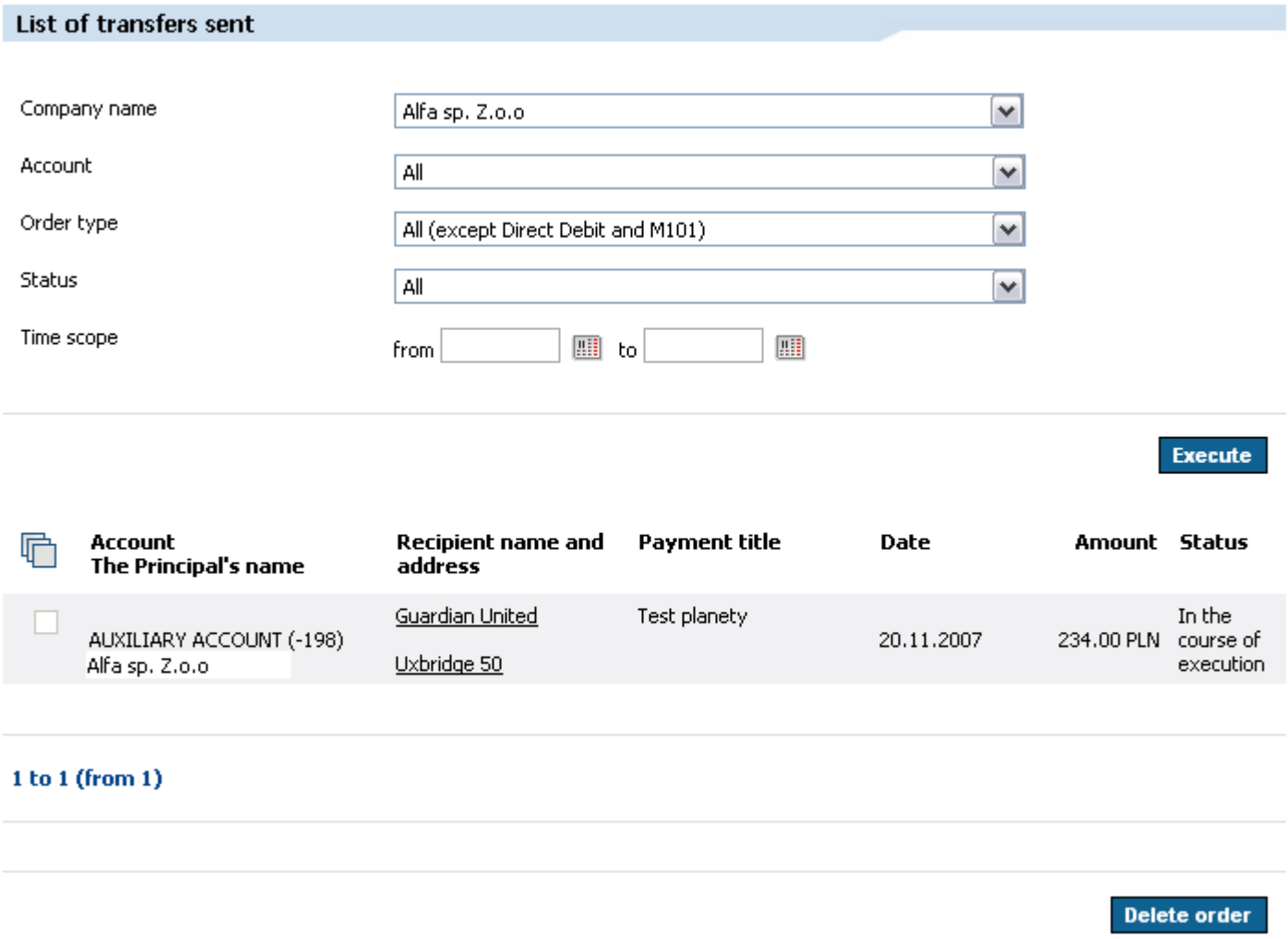


Selected transfers or packages may be marked on the list and saved to the hard disk as a PDF file, or printed in a separate window.

10.3.2 Sent

This feature provides information about transfers that have been sent.

To find transfers that have been sent, complete the fields available in the form and click *Execute*.



The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date, Amount,* and *Status*.

Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	misio pysio ul. piekna Hiszpania	8765	10.10.2007	16,000.00 GBP	In the course of execution
FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	ningbo group ningbo 44	DCOL/2222/07	26.09.2007	30,000.00 USD	In the course of execution
FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	ningbo group ningbo 44	DCOL/5555/07	26.09.2007	3,500.00 USD	In the course of execution
FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	ningbo group ningbo 44	DCOL/8888/07	26.09.2007	2,000.00 USD	In the course of execution
FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	ningbo group ningbo 44	DCOL/8888/07	26.09.2007	100,000.00 USD	In the course of execution

1 to 5 (from 5)

Delete order

10.3.3 Executed

This feature provides information about transfers that have been delivered.

To find transfers that have been delivered, complete the fields available in the form and click *Execute*.

List of executed transfers

Company name: Alfa sp. Z.o.o

Account: All

Order type: All (except Direct Debit and M101)

Name of beneficiary contains text:

Time scope: from to

Execute

The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description),* and *Amount*.

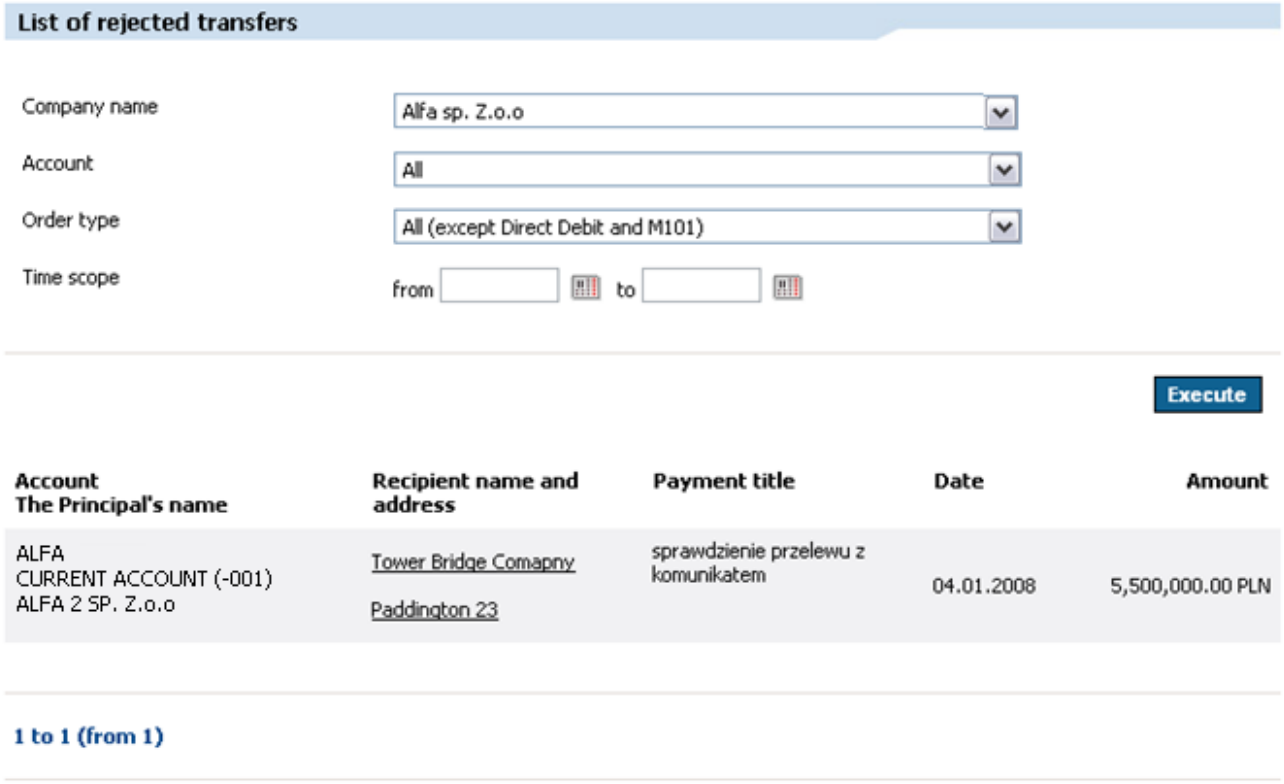
Account The Principal's name	Recipient name and address	Payment title	Date	Amount
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	TEST PRODUCTION F.U.H 11-111 TESTOWO UL MALINOWA 12/4	61/12/2007 244.00zł	16.01.2008	244.00 PLN
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	JAN TESTOWY 304493 TESTOWA 34/4 11-111 MALINOWA	RACH 5/2007 REF 462/07/ZSS	16.01.2008	1,000.00 PLN
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	ADAM TESTOWY 304493 TESTOWA 34/4 22-111 TESTOWA	RACH,- 7/2007 REF 461/07/ZSS	16.01.2008	3,100.00 PLN
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	Tower Bridge Comapny Paddington 23	sprawdzienie przelewu z komunikatem	07.01.2008	5,500.00 PLN

1 to 4 (from 4)

10.3.4 Rejected

This feature provides information about transfers that have been rejected.

To find transfers that have been rejected, complete the fields available in the form and click *Execute*.



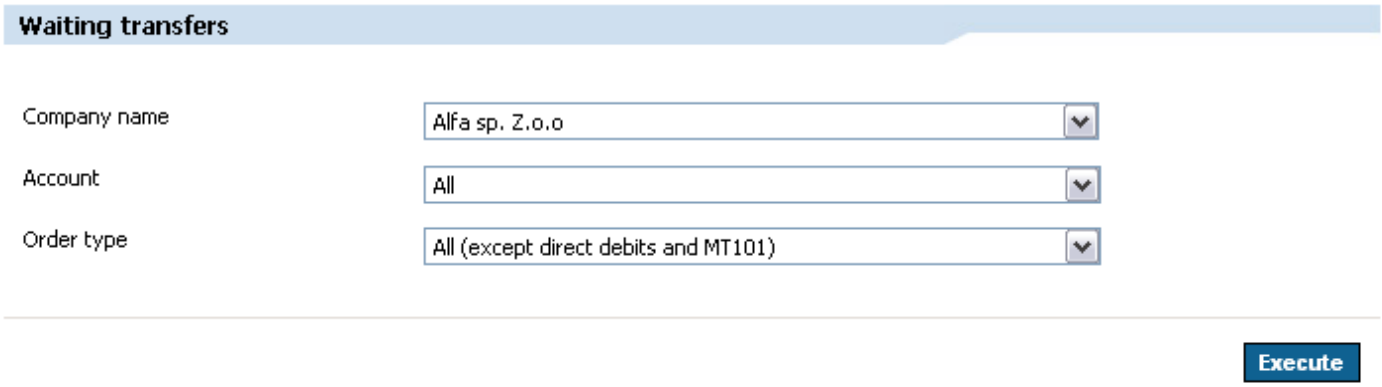
The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date,* and *Amount*.

Account The Principal's name	Recipient name and address	Payment title	Date	Amount
CURRENT ACCOUNT (-001) Alfa 2 sp. Z.o.o	Jan Testowy Malinowa 34/4 22-333 Testowa	INVOICE NO 90123-221	17.01.2008	5,000.00 PLN
CURRENT ACCOUNT (-001) Alfa 2 sp. Z.o.o	wewedw sda asdf asdf asdf asdf asf	sdfsdf	07.11.2007	200,000,000.00 PLN
CURRENT ACCOUNT (-001) Alfa 2 sp. Z.o.o	Jan Testowy Malinowa 34/4 22-333 Testowa		26.10.2007	789,878,987,898.00 PLN

10.3.5 Waiting Room

This feature provides information about transfers placed in the waiting room, i.e. transfers that have been sent to the bank, but since there were insufficient funds in the debited account, the transfers are pending delivery.

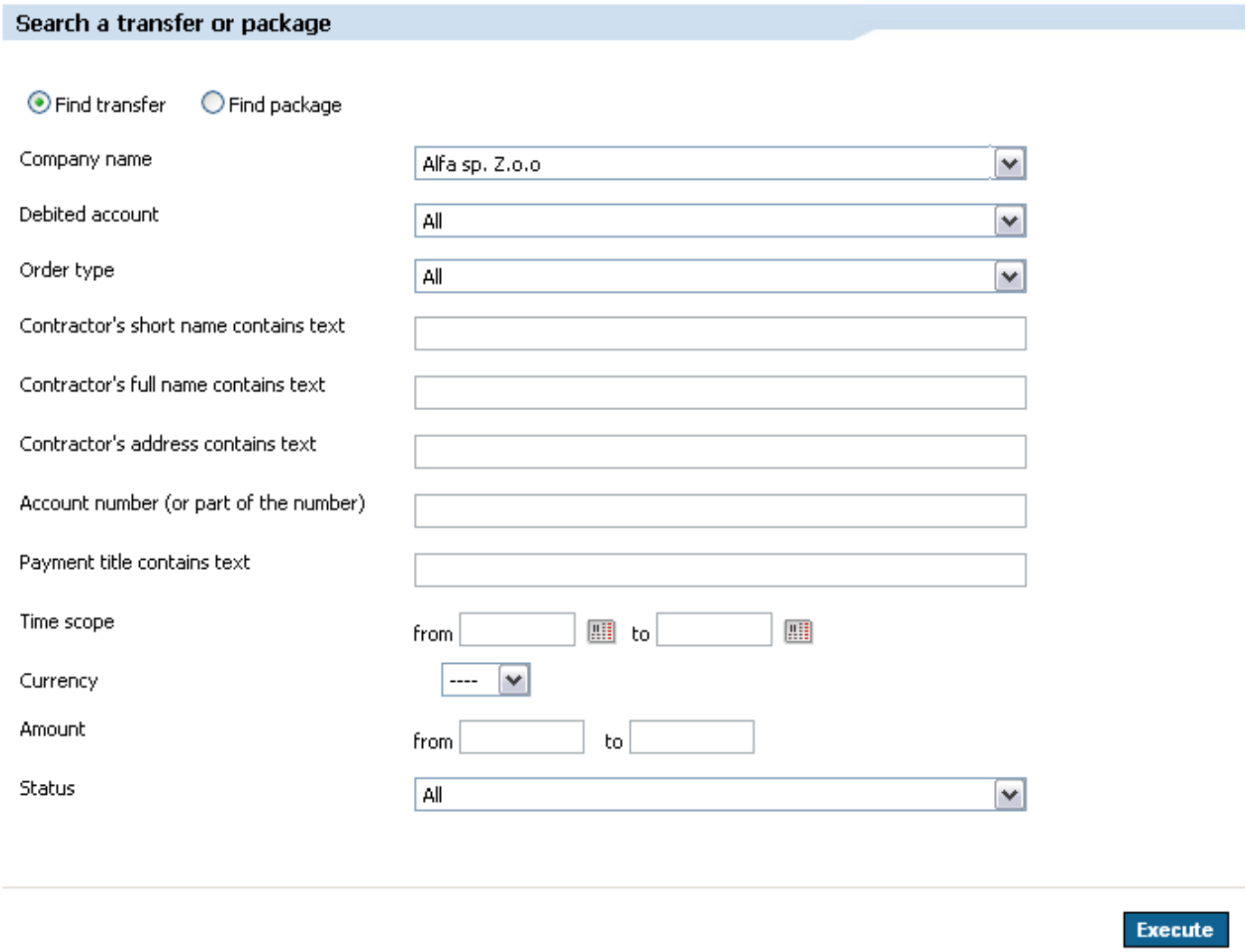
To find transfers that have been placed in the waiting room, complete the fields available in the form and click *Execute*.



10.3.6 Search

This feature enables you to find any transfer or package in the system.

To find a transfer or package, select the desired option: *Find Transfer* or *Find Package*, and then complete the remaining fields and click Execute.



The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date, Amount,* and *Status*.

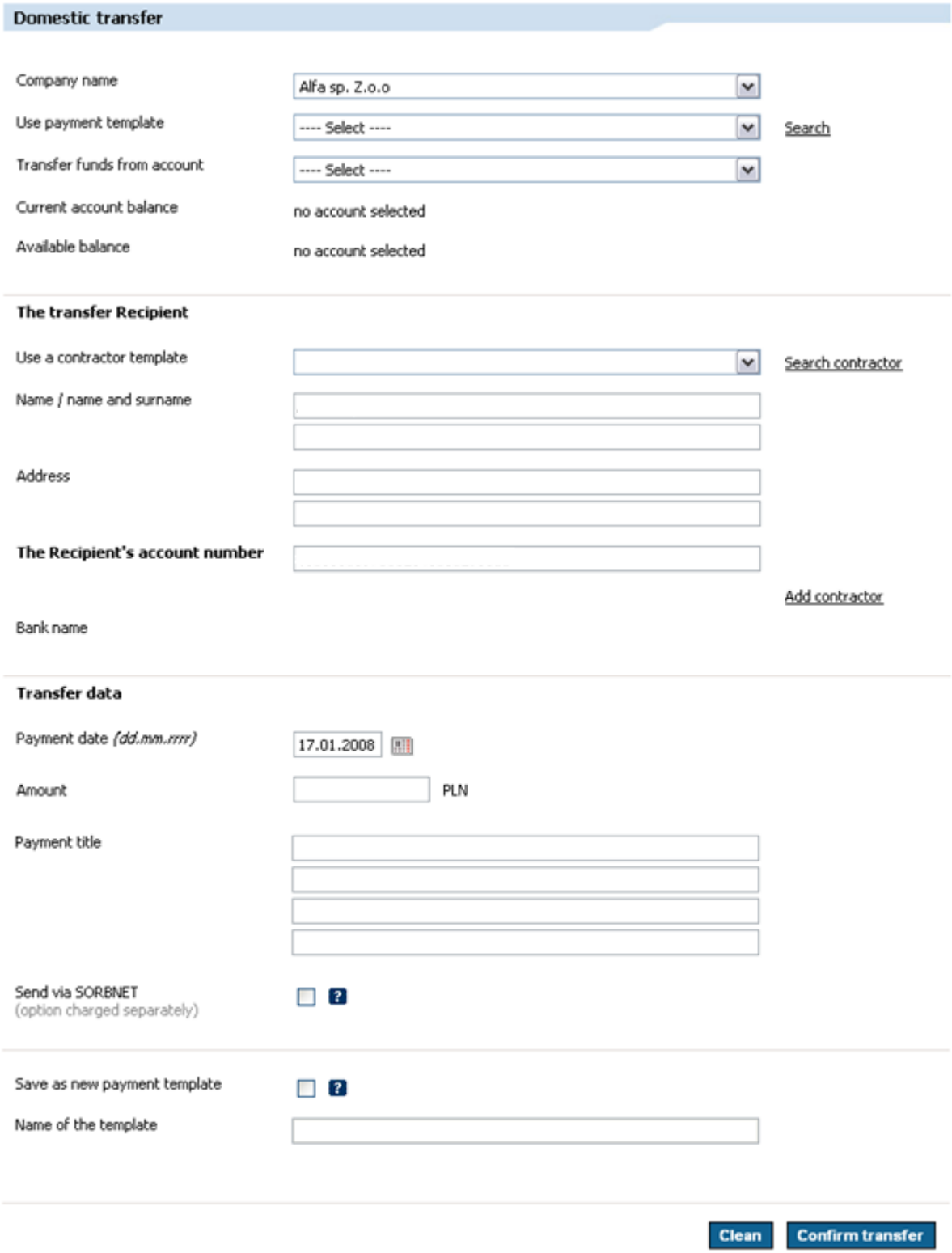
	Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
	Domestic package PACZ41001748 Alfa 2 sp. Z.o.o		Orders: 4		991.15 PLN	Executed
	Domestic package PACZ41001740 Alfa 2 sp. Z.o.o		Orders: 4		991.15 PLN	Executed
	Domestic package PACZ41001745 Alfa 2 sp. Z.o.o		Orders: 1		456.00 PLN	Entered

10.4 Domestic Transfer

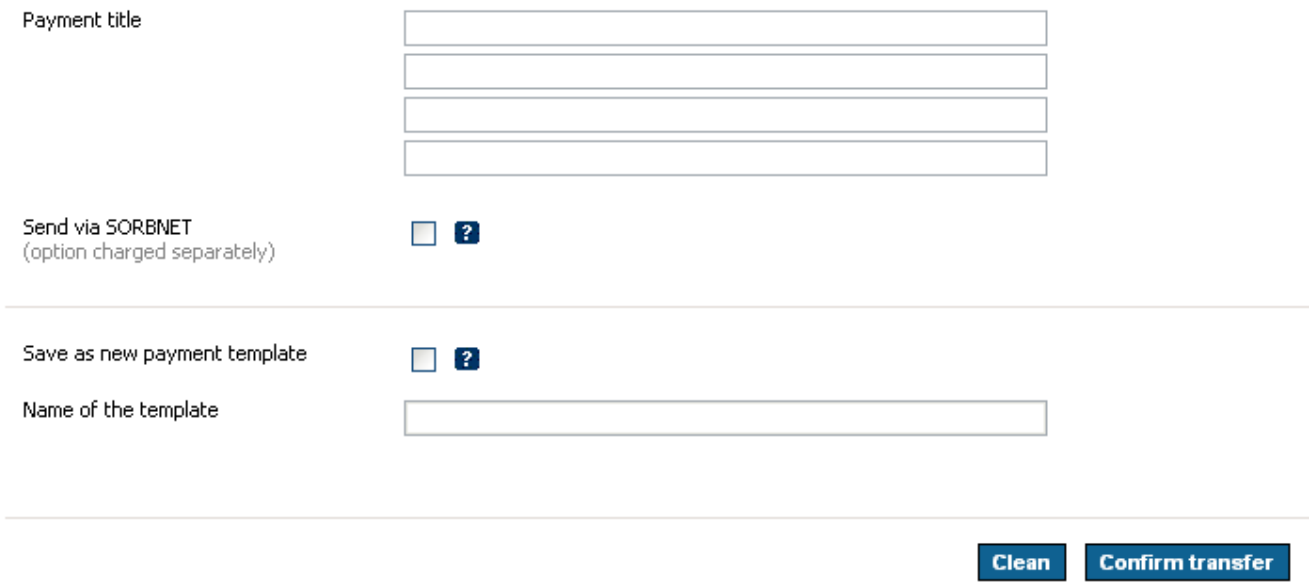
With this feature you can make transfers from the customer account to another domestic banking account in PLN currency (provided that you have the necessary authorization rights).

Note: Make ZUS (Social Security Office) and US (Internal Revenue Office) using their separate forms.

To make a domestic transfer, first select the account to be debited. Then provide information about the contractor and the transfer, and click Confirm Transfer.



When you create a transfer, you can use an existing payment template to automatically fill in fields in transfer forms.



You can create payment templates using the Templates and Contractors tab, or save the transfer you are executing as a template.

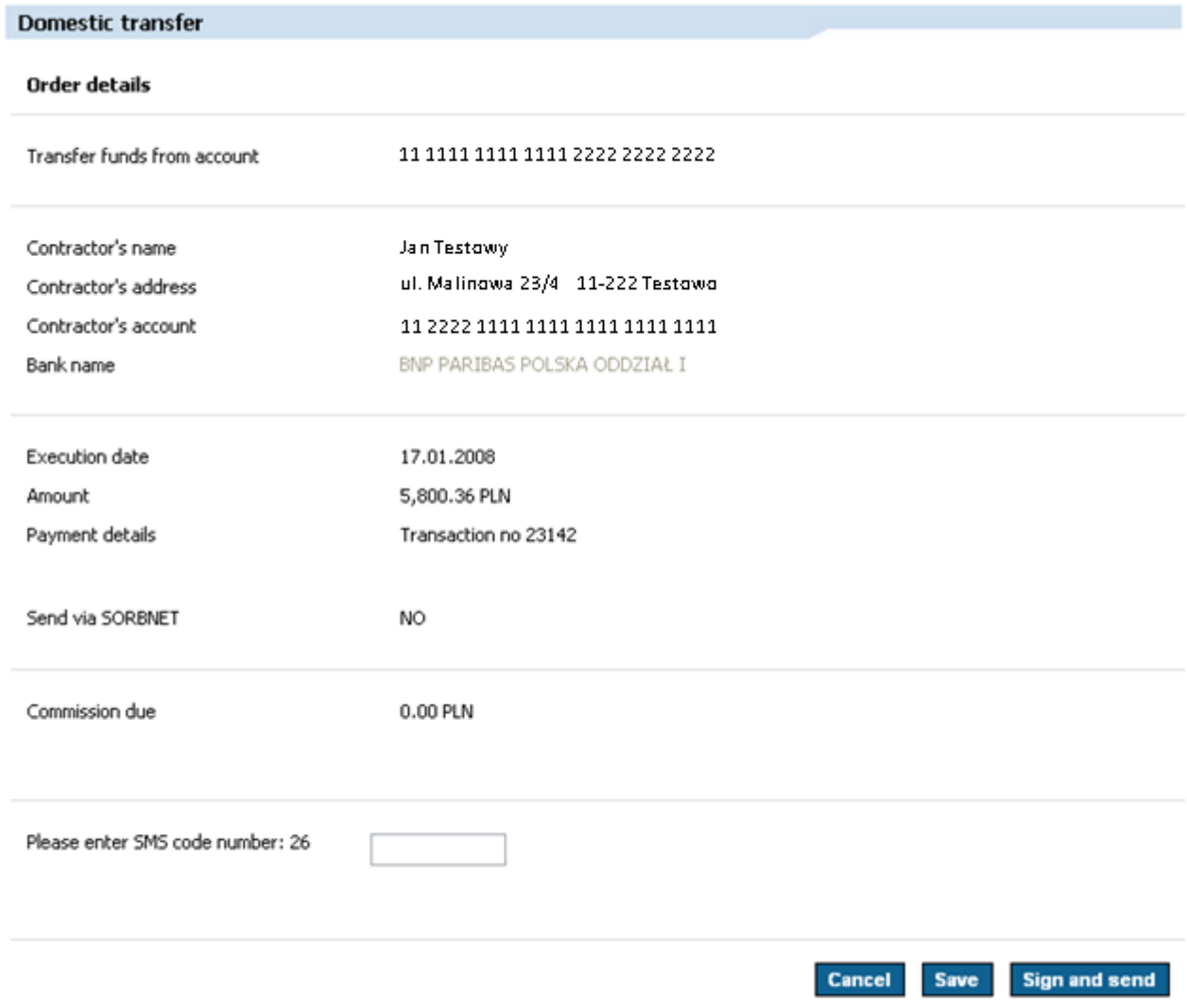
You can also use predefined contractor data.

In contract to payment templates, contractor templates only store information about Transfer Recipients. You can use predefined contractor when creating payment templates.

You can also save contractor data to the database when you are creating a transfer. To do so, click *Add Contractor*.

Data of a given contractor can be also modified from the transfer level by choosing the *Overwrite contractor's data* option. Contractor's data become modified once the new data have been saved or the transfer has been sent.

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



The form for SMS code authorization method.

An authorized transfer awaits signatures which can be placed only by people authorized to do so under applicable acceptance patterns.

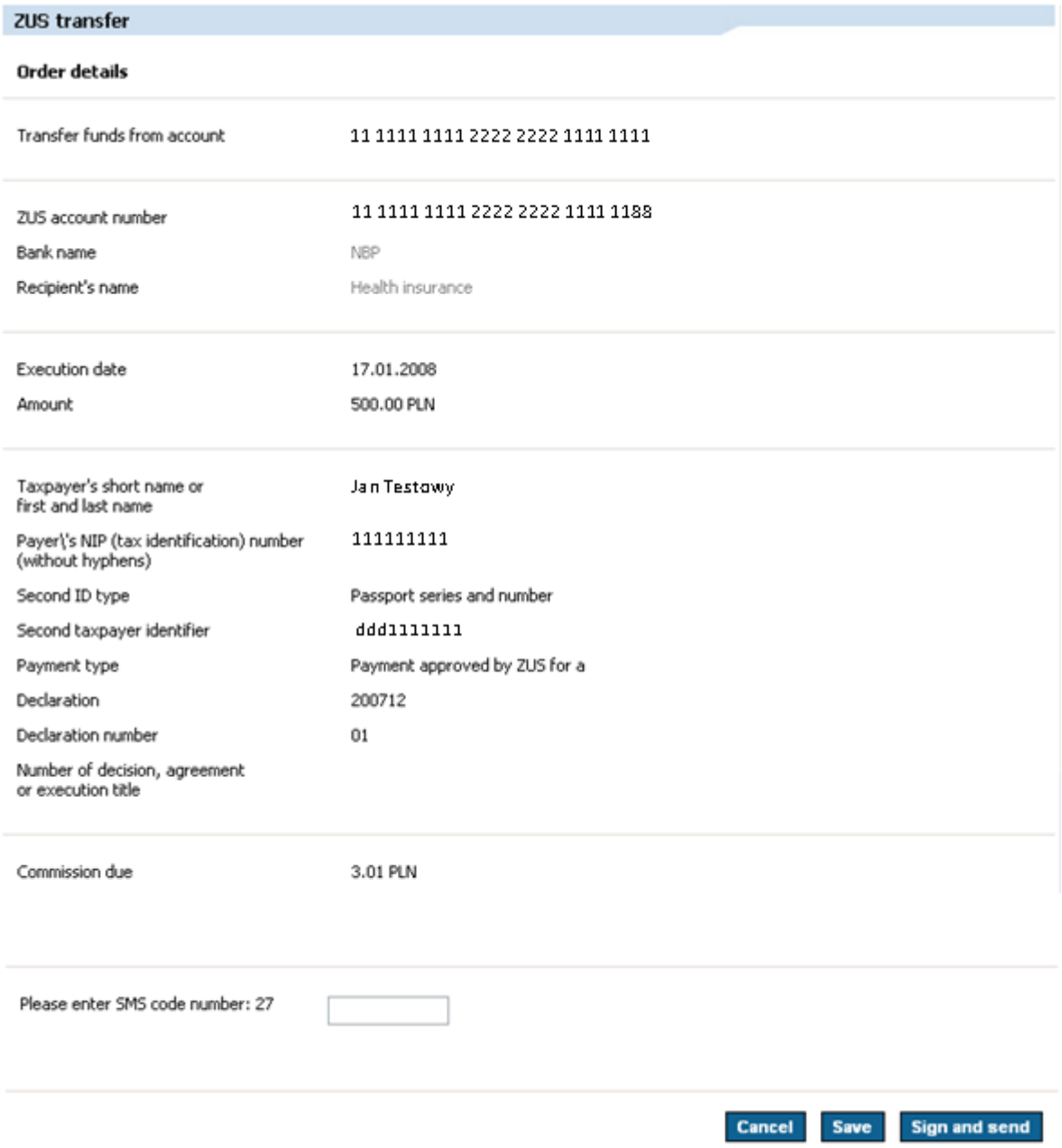
You can save the transfer from the form containing filled-in domestic transfer data. When you click *Save*, an intermediate screen will open with a message that the transfer has been saved.

To find a saved transfer, click the *Transfer* tab and choose the *To Send* status.

10.5 ZUS Transfer

The ZUS transfer form enables you to design transfer orders to the national social security office (ZUS). You can only make ZUS transfers from accounts maintained in PLN. The content of the ZUS transfer form meets the requirements of the Ordinance of the Minister of Finance dated Sept. 4, 2009 (Journal of Laws No. 164, item 1586), as amended on Dec. 21, 2004 (Journal of Laws No. 285, item 2850).

You create and accept ZUS transfers in the same way as domestic transfers. The ZUS form contains different fields for you to complete (fields with taxpayer information).



10.6 Tax Transfer

The tax transfer form enables you to define a transfer order to individual Internal Revenue offices and other tax authorities. You can only make tax transfers from accounts maintained in PLN.

You create and accept tax transfers in the same way, as domestic transfers. The tax form contains different fields for you to complete (fields with taxpayer information and Transfer Recipient data).

Tax transfer

Company name: Alfa sp. Z.o.o

Use payment template: ---- Select ---- Search

Transfer funds from account: ---- Select ----

Current account balance: no account selected

Available balance: no account selected

The transfer Recipient

(•) Tax Office or Customs Chamber ( ) Other tax authority

Account number: Search

Bank name

Tax authority name

Address

Transfer data

Payment date: 17.01.2008

Amount: PLN

Taxpayer's data

Type of supplementary identifier: ---- Select ----

Taxpayer supplementary identifier

Application form or payment symbol: ---- Select ----

Liability period year: not applicable

Liability period type: not applicable

Liability identification

Save as new payment template [?]

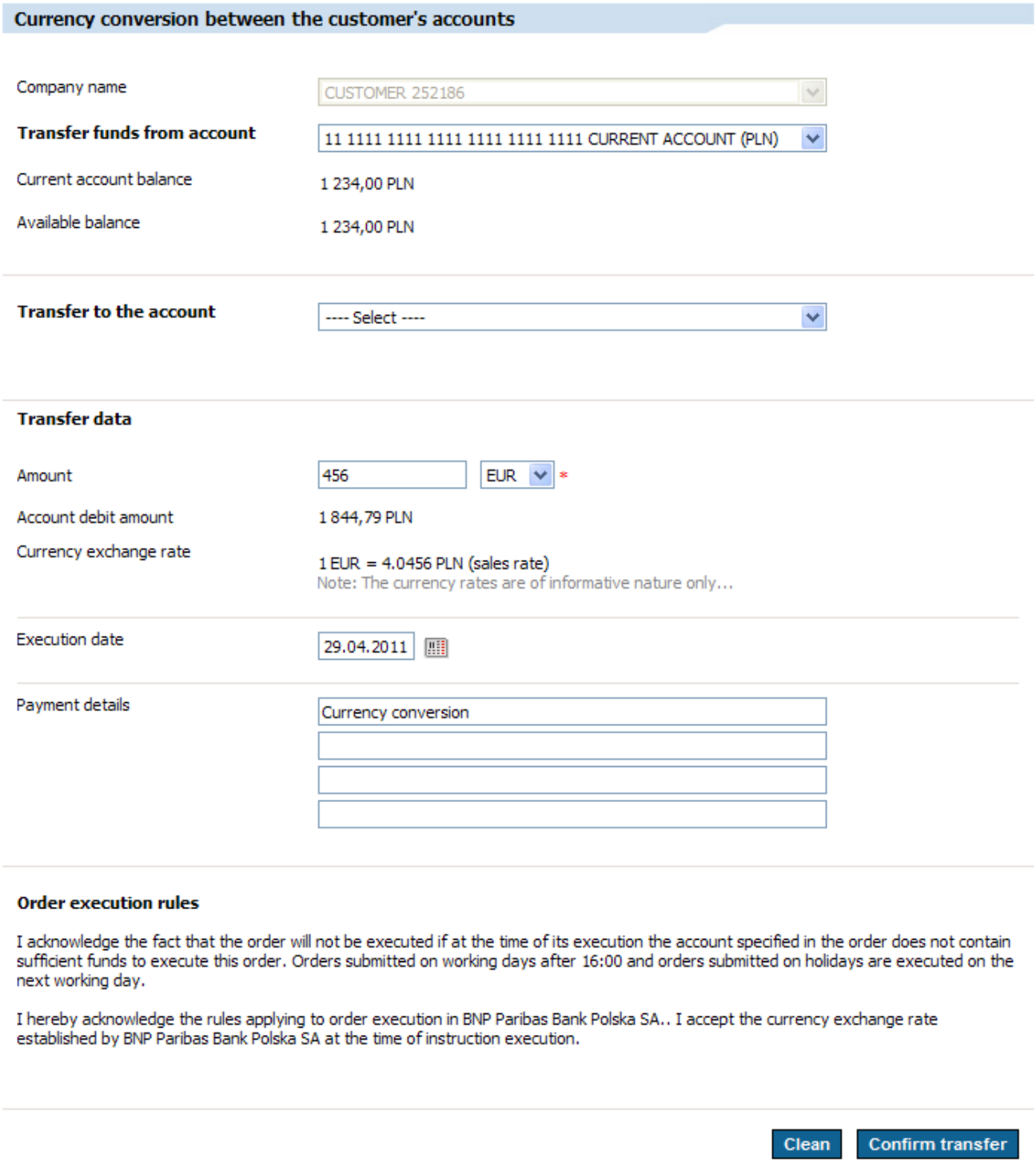
Name of the template

Clean | Confirm transfer

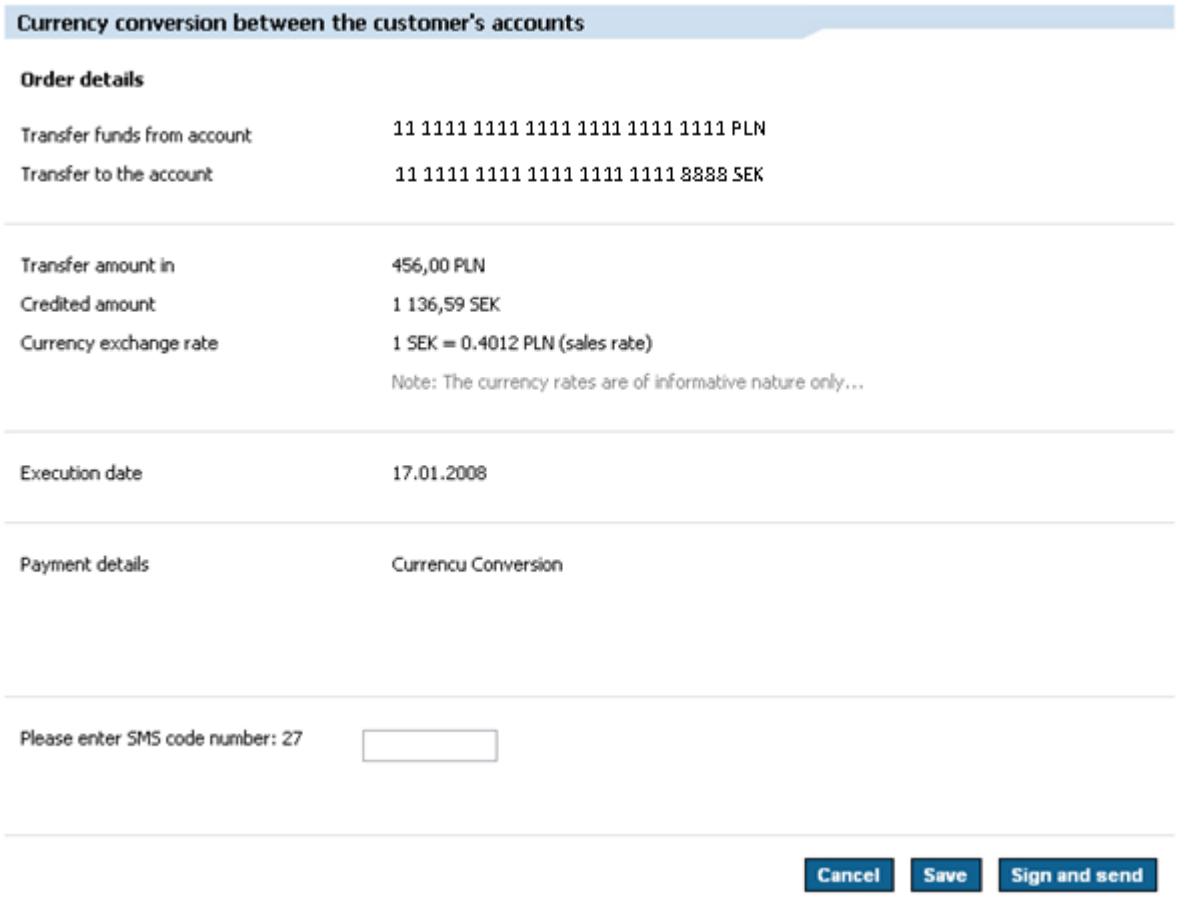
10.7 Currency Conversion

The currency conversion option is used to exchange currencies between Customer accounts.

To prepare an order, choose an account from the list. Choose the account to which you want to [transfer] the funds. Then, fill in the date and amount fields, choose the conversion currency, and complete the *Payment Details* section.

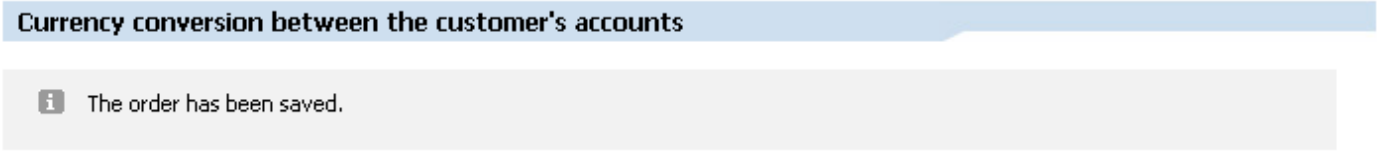

Currency conversion between the customer's accounts
Company name
CUSTOMER 252186
Transfer funds from account
11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
Current account balance
1 234,00 PLN
Available balance
1 234,00 PLN
Transfer to the account
---- Select ----
Transfer data
Amount
456
EUR
Account debit amount
1 844,79 PLN
Currency exchange rate
1 EUR = 4.0456 PLN (sales rate)
Note: The currency rates are of informative nature only...
Execution date
29.04.2011
Payment details
Currency conversion
Order execution rules
I acknowledge the fact that the order will not be executed if at the time of its execution the account specified in the order does not contain sufficient funds to execute this order. Orders submitted on working days after 16:00 and orders submitted on holidays are executed on the next working day.
I hereby acknowledge the rules applying to order execution in BNP Paribas Bank Polska SA.. I accept the currency exchange rate established by BNP Paribas Bank Polska SA at the time of instruction execution.
Clean
Confirm transfer

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

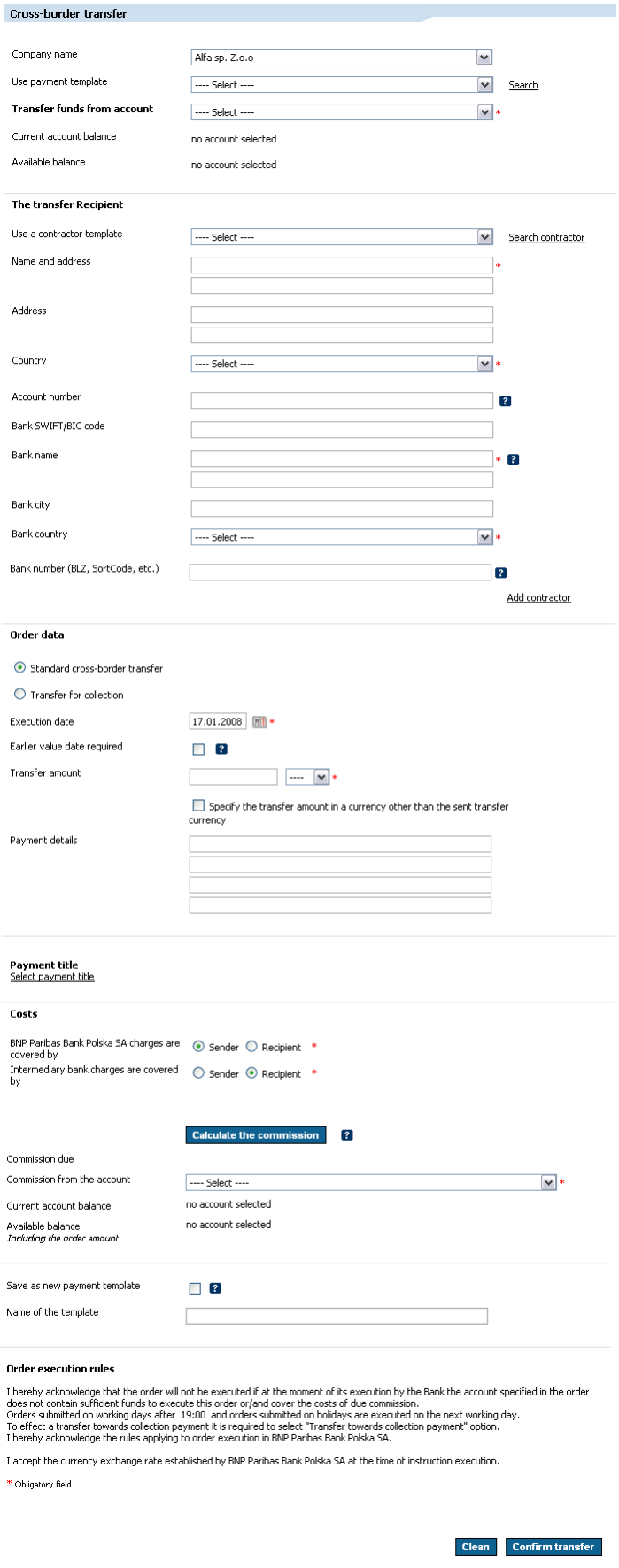
You can save the transfer from the form containing filled-in domestic transfer data. When you click *Save*, an intermediate screen will open with a message that the transfer has been saved.



To find a saved transfer, click the *Transfer* tab and choose the *To Send* status.

10.8 Cross-Border Transfer

The cross-border transfer is an order to transfer funds to an account carried at a foreign bank, regardless of currency of the order; or to transfer funds to an account maintained by a Polish bank in foreign currency or in PLN when the debited account is maintained in foreign currency.


Cross-border transfer
Company name
Alfa sp. Z.o.o
Use payment template
---- Select ----
Search
Transfer funds from account
---- Select ----
Current account balance
no account selected
Available balance
no account selected
The transfer Recipient
Use a contractor template
---- Select ----
Search contractor
Name and address
Address
Country
---- Select ----
Account number
Bank SWIFT/BIC code
Bank name
Bank city
Bank country
---- Select ----
Bank number (BLZ, SortCode, etc.)
Add contractor
Order data
Standard cross-border transfer
Transfer for collection
Execution date
17.01.2008
Earlier value date required
Transfer amount

Specify the transfer amount in a currency other than the sent transfer currency
Payment details
Payment title
Select payment title
Costs
BNP Paribas Bank Polska SA charges are covered by
Sender
Recipient
Intermediary bank charges are covered by
Sender
Recipient
Calculate the commission
Commission due
Commission from the account
---- Select ----
Current account balance
no account selected
Available balance
Including the order amount
no account selected
Save as new payment template
Name of the template
Order execution rules
I hereby acknowledge that the order will not be executed if at the moment of its execution by the Bank the account specified in the order does not contain sufficient funds to execute this order or/and cover the costs of due commission.
Orders submitted on working days after 19:00 and orders submitted on holidays are executed on the next working day.
To effect a transfer towards collection payment it is required to select "Transfer towards collection payment" option.
I hereby acknowledge the rules applying to order execution in BNP Paribas Bank Polska SA.
I accept the currency exchange rate established by BNP Paribas Bank Polska SA at the time of instruction execution.
* Obligatory field
Clean
Confirm transfer

When you create a transfer, you can use an existing payment template to automatically fill in fields in transfer forms.

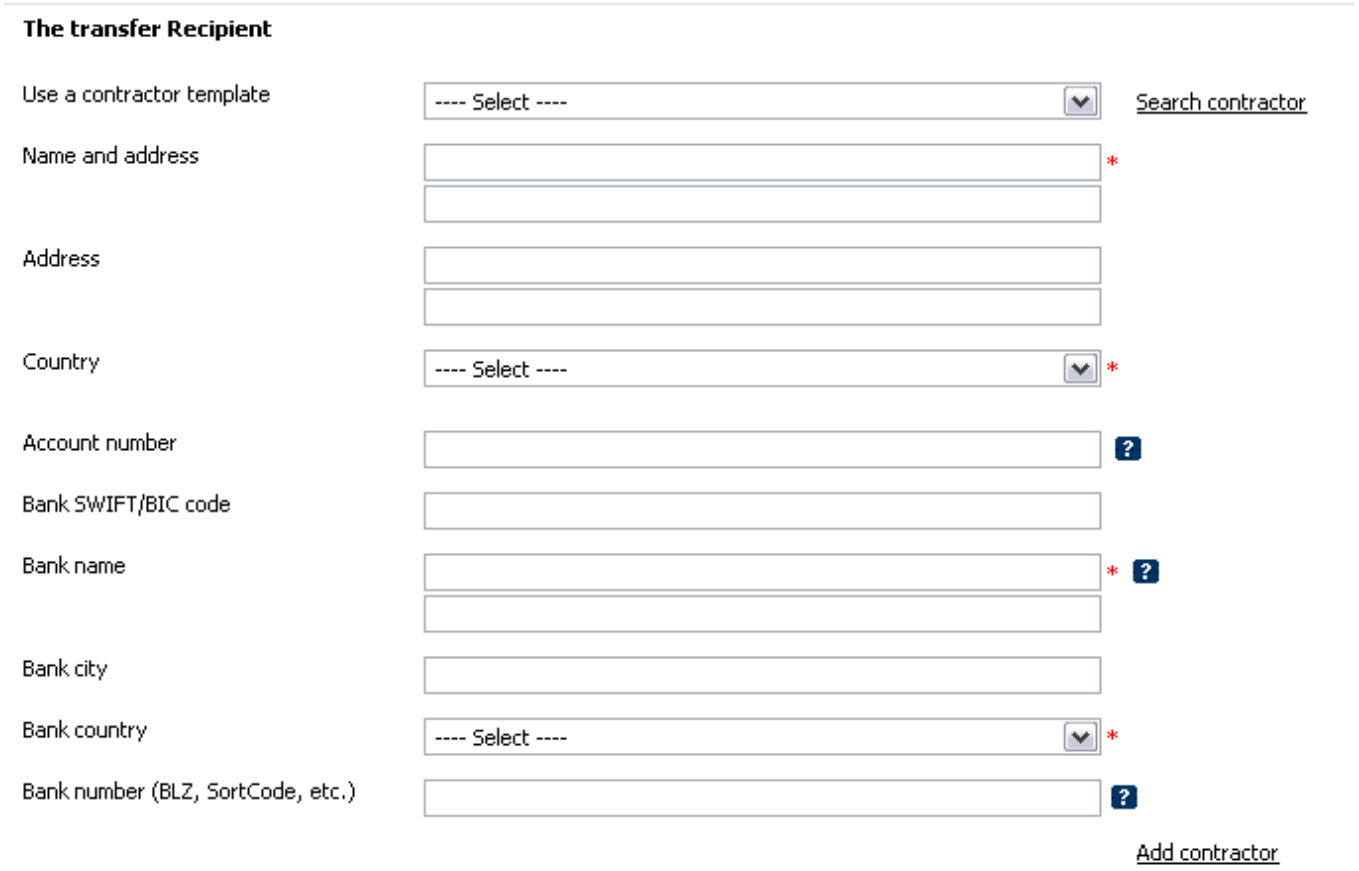
You can create payment templates using the Templates and Contractors tab, or save the transfer you are executing as a template.

You can also use predefined contractor data.

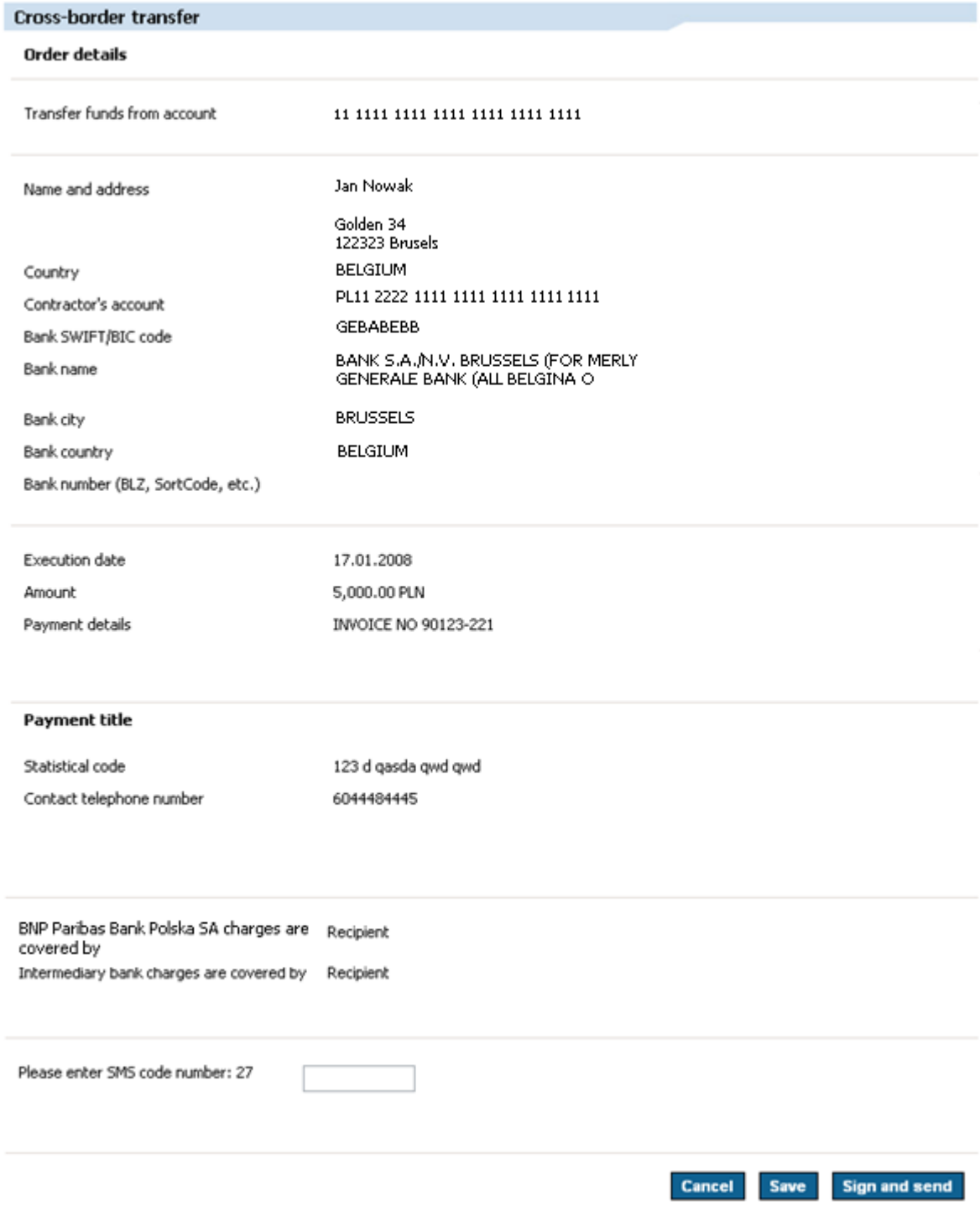
In contract to payment templates, contractor templates only store information about Transfer Recipients. You can use predefined contractor when creating payment templates.

You can also save contractor data to the database when you are creating a transfer. To do so, click *Add Contractor*.

Data of a given contractor can be also modified from the transfer level by choosing the *Overwrite contractor's data* option. Contractor's data become modified once the new data have been saved or the transfer has been sent.



When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



The form for SMS code authorization method.

An authorized transfer awaits signatures which can be placed only by people authorized to do so under applicable acceptance patterns.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

You can save the transfer from the form containing filled-in foreign transfer data. When you click *Save*, an intermediate screen will open with a message that the transfer has been saved.

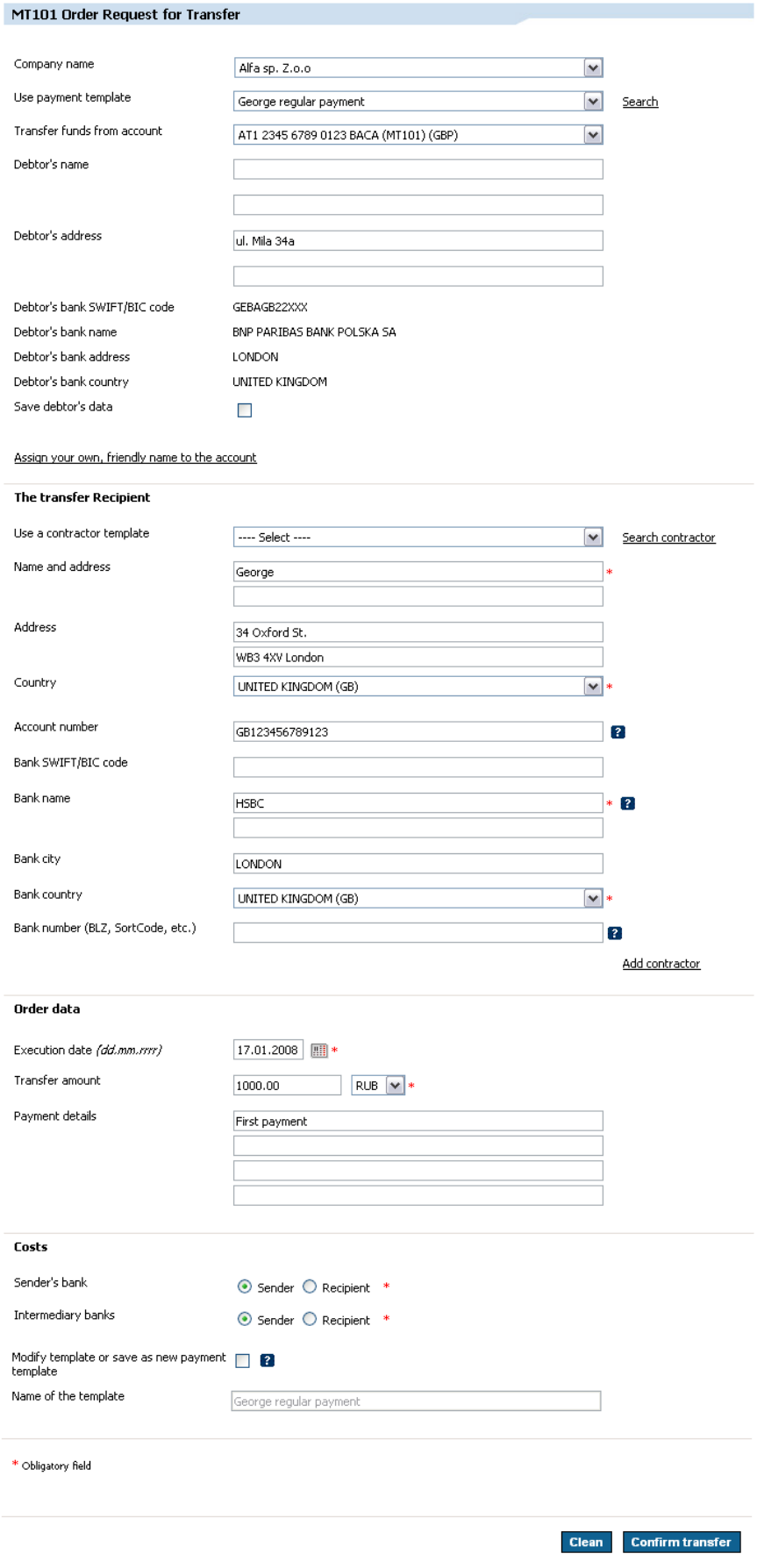
To find a saved transfer, click the *Transfer* tab and choose the *To Send* status.

10.9 MT101 Transfer

Using the MT101 Transfer feature, Customers can transfer funds from their accounts at different banks. You can import an existing package with MT101 transfers by clicking Import MT101 Order, or you can enter transfer data in the form. An MT101 order requires additional verification by the Bank's employee before it can be sent.

To make a MT101 transfer, choose an account from the *Transfer Funds From Account* drop-down list. Next, fill in the *Transfer Recipient , Order Data* and *Costs* sections. The Costs section refers to the costs incurred in relation to sending the MT101 order.

You can use payment templates and the contractor database in the same manner as for other transfers.


MT101 Order Request for Transfer
Company name
Alfa sp. Z.o.o
Use payment template
George regular payment
Search
Transfer funds from account
AT1 2345 6789 0123 BACA (MT101) (GBP)
Debtor's name
Debtor's address
ul. Mila 34a
Debtor's bank SWIFT/BIC code
GEBAGB22XXX
Debtor's bank name
BNP PARIBAS BANK POLSKA SA
Debtor's bank address
LONDON
Debtor's bank country
UNITED KINGDOM
Save debtor's data
Assign your own, friendly name to the account
The transfer Recipient
Use a contractor template
---- Select ----
Search contractor
Name and address
George
Address
34 Oxford St.
WB3 4XV London
Country
UNITED KINGDOM (GB)
Account number
GB123456789123
Bank SWIFT/BIC code
Bank name
HSBC
Bank city
LONDON
Bank country
UNITED KINGDOM (GB)
Bank number (BLZ, SortCode, etc.)
Add contractor
Order data
Execution date (dd.mm.rrrr)
17.01.2008
Transfer amount
1000.00
RUB
Payment details
First payment
Costs
Sender's bank
Sender
Recipient
Intermediary banks
Sender
Recipient
Modify template or save as new payment template
Name of the template
George regular payment
* Obligatory field
Clean
Confirm transfer

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.

An authorized transfer awaits signatures which can be placed only by people authorized to do so under applicable acceptance patterns.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

10.10 Direct Debit

The Direct Debit tab contains three sub-tabs:

- New Direct Debit Order — you can send a new direct debit order to the debtor.
- Request — you can send the debtor a request for consent to direct debit.
- List of Requests — enables you to find and display a list of direct debit requests.

10.10.1 New Direct Debit Order

To correctly complete the New Direct Debit Order, you need to fill in three sections: *Creditor's Data, Debtor,* and *Direct Debit Data.*

You can use a template to fill in the *Creditor Data* section. To do so, click *Choose Template*. Alternatively, choose an account from the *Creditor's Account* drop-down list and complete the following sections.

Similarly, in the *Debtor* section, you can select the debtor from debtor dictionaries by clicking *Find Debtor*, or enter debtor data manually into individual fields. If you have typed in debtor data manually, you can add the debtor to the debtor dictionary by clicking *Add Debtor To Debtors List*. If you select a debtor from the list, you can modify his/her data before saving or sending orders by choosing *Overwrite contractor's data*. In the *Direct Debit Data* section, specify the *Execution Date, Amount, Creditor's NIP* (tax identification number)*, Payment ID, Payment Title* (choose payment description from the drop-down list), *Date Range*, and *Payment Details*.

After you have entered data into a new direct debit form, you can save the order as a template. To do so, select the *Save As New Payment Template* checkbox, and specify a name in the *Template Name* field.

New direct debit

Creditors's Data

Company name: Alfa 2 sp. Z.o.o

Use payment template: Test — Search

Creditor's account: 11 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)

Debtor

Debtor's short name: ---- Select ---- — Search debtor

Debtor's name: Test / Test

Address: Test / Test

Debtor's account number: 11 1111 2222 3333 1111 1111

Add debtor

Bank name: BRE OBD/Łódź

Direct debit details

Execution date *(dd.mm.rrrr)*: 11.12.2009

Amount: 0.01 PLN

Creditor's NIP: 11111111111

Payment identifier: 200059

Payment title: 01 - Telephone bill

For period: from to

Payment details: F39090812, 43100812, 43110812

Modify template or save as new payment template

Name of the template: Test

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.

The form for SMS code authorization method.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

10.10.2 Request for Consent to Direct Debit

To correctly complete the Request for Consent to Direct Debit, you need to fill in three sections: *Creditor's Data, Debtor, and Request Data.*

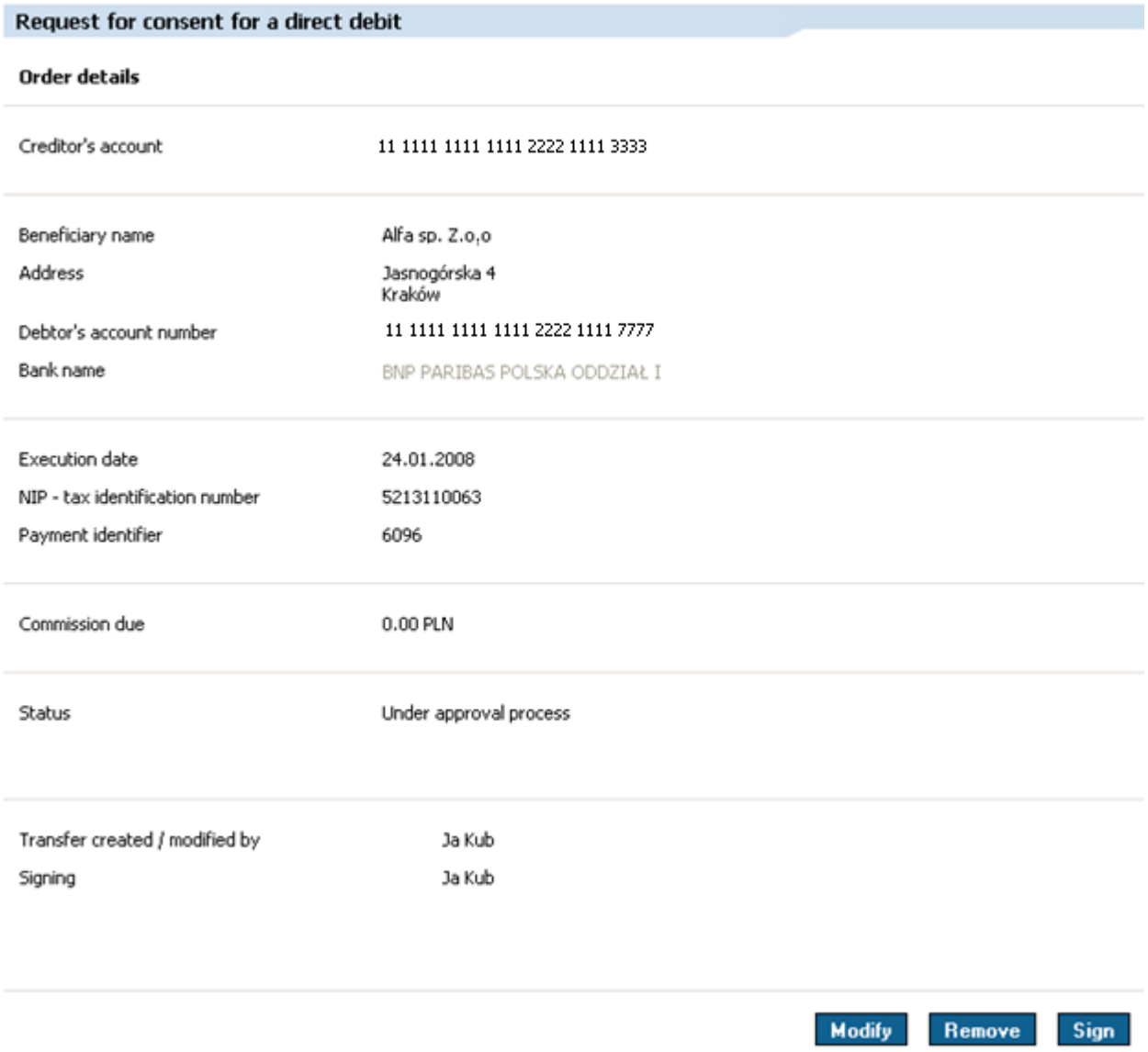
You can use a template to fill in the *Creditor Data* section. To do so, click *Choose Template*. Alternatively, choose an account from the *Creditor's Account* drop-down list and complete the following sections.

Similarly, in the *Debtor* section, you can select the debtor from debtor dictionaries by clicking *Find Debtor*, or enter debtor data manually into individual fields. If you have typed in debtor data manually, you can add the debtor to the debtor dictionary by clicking *Add Debtor To Debtors List*.

To complete the *Request Data* section, specify the *Execution Date, Creditor's NIP* (taxpayer's ID number), *and Payment ID.*

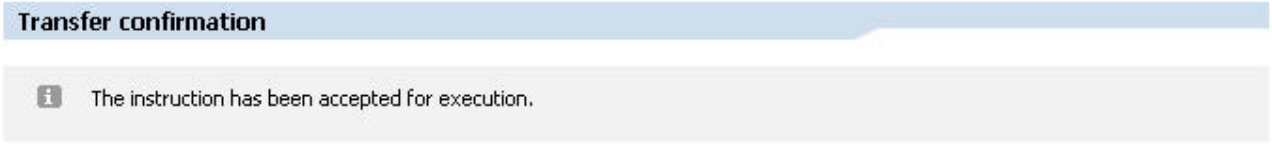
After you have entered data into the Request Consent for Direct Debit form, you can save the order as a template. To do so, select the *Save As New Payment Template* checkbox, and specify a name in the *Template Name* field.

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



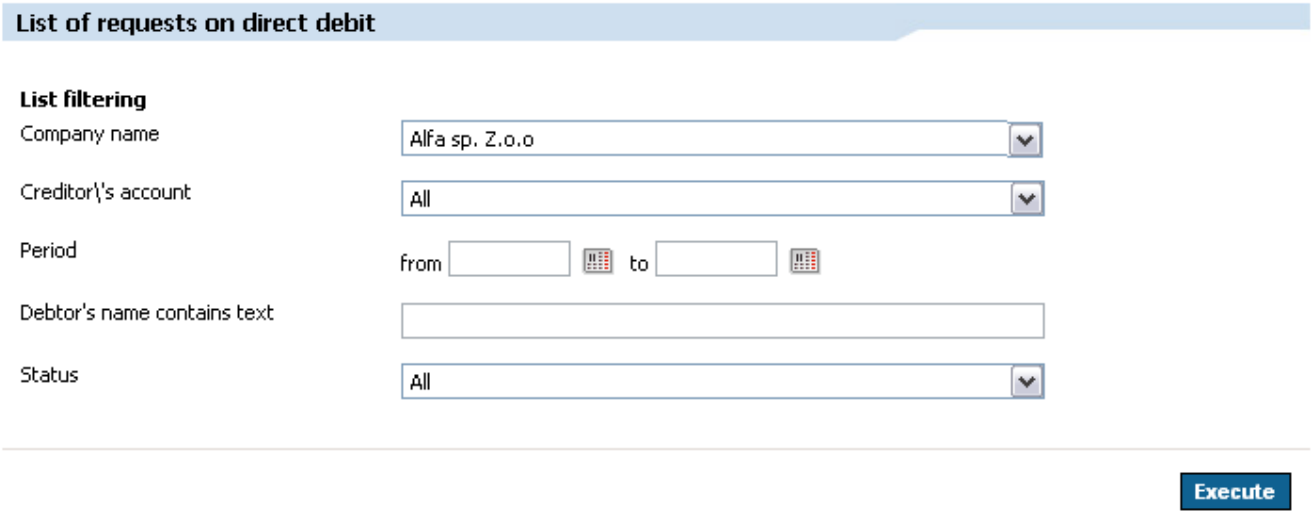
The form for SMS code authorization method.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.



10.10.3 List of Requests

The list of direct debit request is a system feature that enables you to find debtors' consents. You can use filters to find a specific request for consent.



After you correctly complete filtering conditions, you will see a list of requests.

Date	Debtor's name Account number	Creditor's NIP Payment identifier	Status
10.01.2008	Anna Testowa 11 1111 1111 1111 1111 1111 2277	1111111111 6434099	Entered
10.01.2008	Konstanty Testowy 11 1111 1111 1111 1111 1111 2266	1111111111 64340055	Entered
10.01.2008	Adam Testowy 11 1111 1111 1111 1111 1111 2255	1111111111 6434000	Entered
08.01.2008	Jan Testowy 11 1111 1111 1111 1111 1111 2244	1111111111 1164343	Executed - Rejected
08.01.2008	Alfa 2 sp. Z.o.o.o.o 11 1111 1111 1111 1111 1111 2233	1111111111 643444	Executed - Accepted
03.01.2008	Alfa 2 sp. Z.o.o.o 11 1111 1111 1111 1111 1111 2222	1111111111 264343	Executed - Accepted
03.01.2008	Alfa 2 sp. Z.o.o 11 1111 1111 1111 1111 1111 1111	1111111111 64343	Executed - Accepted

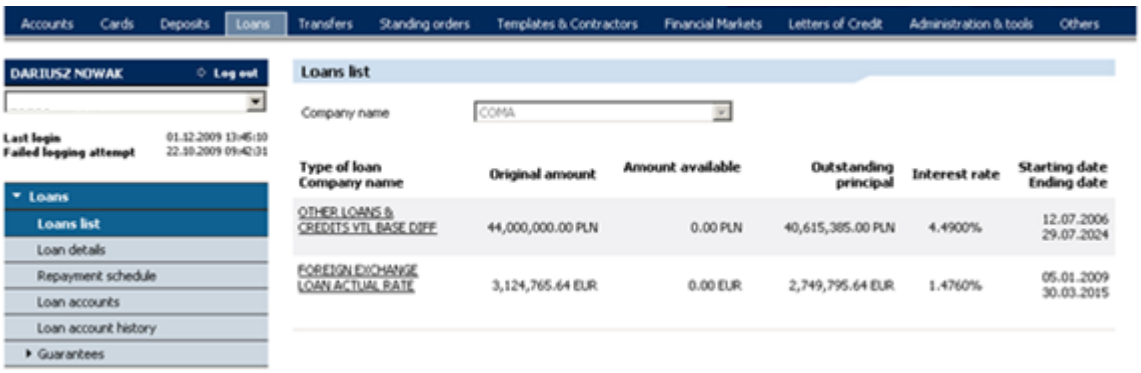
11. Loans

After you click the Loans tab in the main menu, you will see more sub-tabs that provide the following information:

- Loans list
- Loan data
- Repayment schedule
- Loan accounts
- Loan account history
- Guarantees
- Guarantees list
- Guarantee order

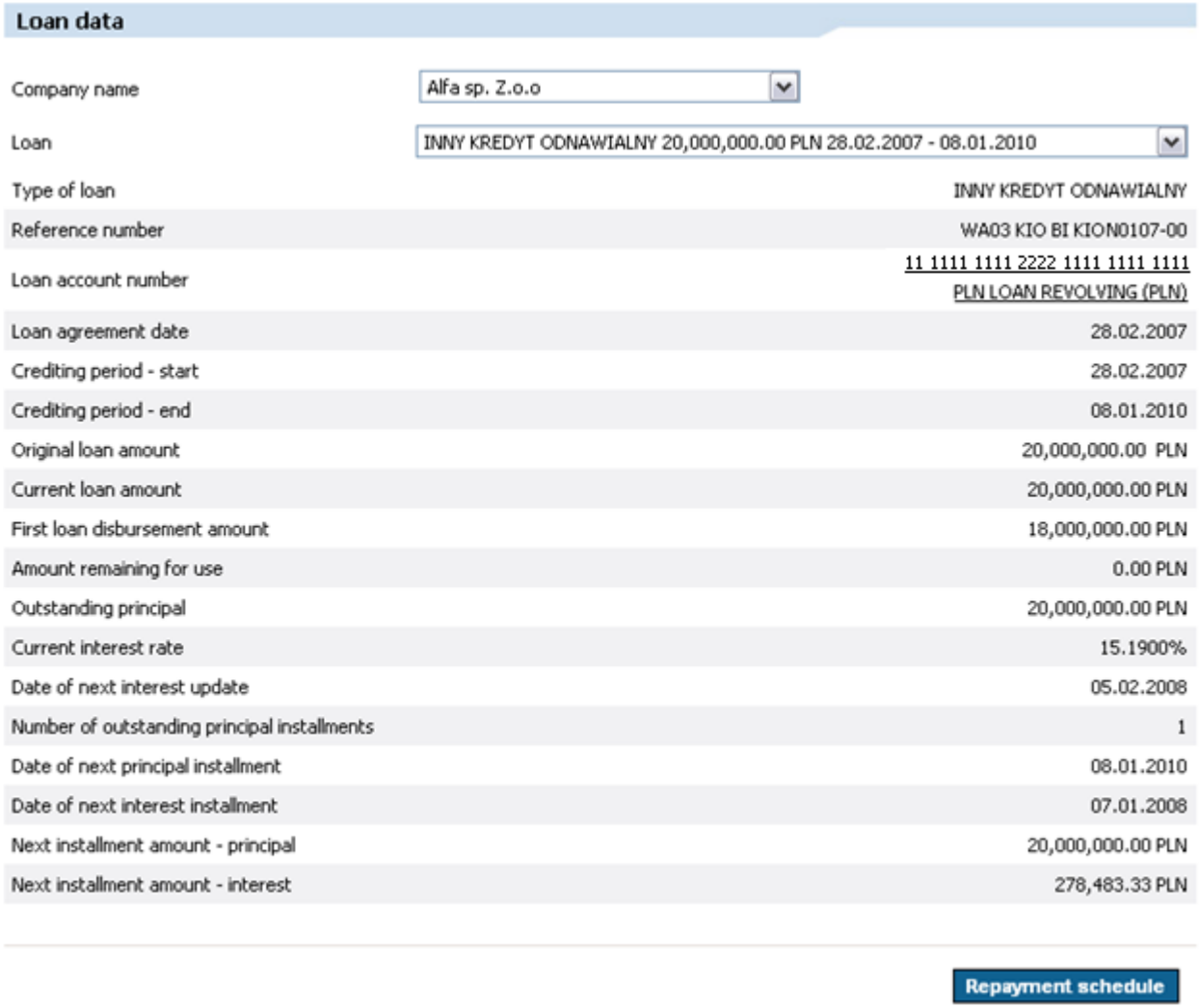
11.1 Loans List

The *Loans List* shows basic information about loans drawn by your company. You need sufficient authorization rights to see the information.



11.2 Loan Data

To show loan data, choose a company from the *Company Name* drop-down list, and choose a loan type. Detailed loan information will appear.



You can use a button located at the bottom of the screen to go to the loan's repayment schedule.

11.3 Repayment Schedule

To show loan repayment schedule, choose a company from the *Company Name* drop-down list, and choose a loan. A set of read-only data will appear, including the repayment schedule.

Loan repayment schedule

Company name: Alfa sp. Z.o.o

Loan: INNY KREDYT ODNAWIALNY 20,000,000.00 PLN 28.02.2007 - 08.01.2010

Type of loan	INNY KREDYT ODNAWIALNY
Reference number	WA03 KIO Alfa 0107-00
Original loan amount	18,000,000.00 PLN
Amount remaining for use	0.00 PLN
Outstanding principal	20,000,000.00 PLN
Current interest rate	15.1900%

Repayment schedule

No.	Date	Principal	Interest	Total	Outstanding principal
1.	07.01.2008	0.00 PLN	278,483.33 PLN	278,483.33 PLN	20,000,000.00 PLN
2.	05.02.2008	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
3.	05.03.2008	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
4.	07.04.2008	0.00 PLN	278,483.33 PLN	278,483.33 PLN	20,000,000.00 PLN
5.	05.05.2008	0.00 PLN	236,288.89 PLN	236,288.89 PLN	20,000,000.00 PLN
6.	05.06.2008	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
7.	07.07.2008	0.00 PLN	270,044.44 PLN	270,044.44 PLN	20,000,000.00 PLN
8.	05.08.2008	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
9.	05.09.2008	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
10.	06.10.2008	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
11.	05.11.2008	0.00 PLN	253,166.67 PLN	253,166.67 PLN	20,000,000.00 PLN
12.	05.12.2008	0.00 PLN	253,166.67 PLN	253,166.67 PLN	20,000,000.00 PLN
13.	05.01.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
14.	05.02.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
15.	05.03.2009	0.00 PLN	236,288.89 PLN	236,288.89 PLN	20,000,000.00 PLN
16.	06.04.2009	0.00 PLN	270,044.44 PLN	270,044.44 PLN	20,000,000.00 PLN
17.	05.05.2009	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
18.	05.06.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
19.	06.07.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
20.	05.08.2009	0.00 PLN	253,166.67 PLN	253,166.67 PLN	20,000,000.00 PLN
21.	07.09.2009	0.00 PLN	278,483.33 PLN	278,483.33 PLN	20,000,000.00 PLN
22.	05.10.2009	0.00 PLN	236,288.89 PLN	236,288.89 PLN	20,000,000.00 PLN
23.	05.11.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
24.	07.12.2009	0.00 PLN	270,044.44 PLN	270,044.44 PLN	20,000,000.00 PLN
25.	05.01.2010	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
26.	08.01.2010	20,000,000.00 PLN	25,316.67 PLN	20,025,316.67 PLN	0.00 PLN

Loan details

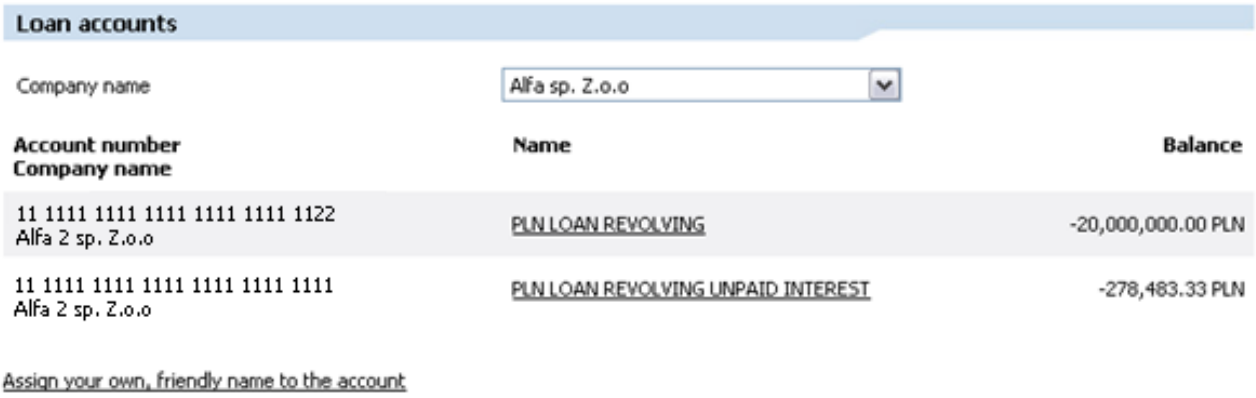
Print Save to PDF

Click the button at the bottom of the screen to go to the loan data form. There are also icons that enable you to print the schedule or save it as a PDF file.

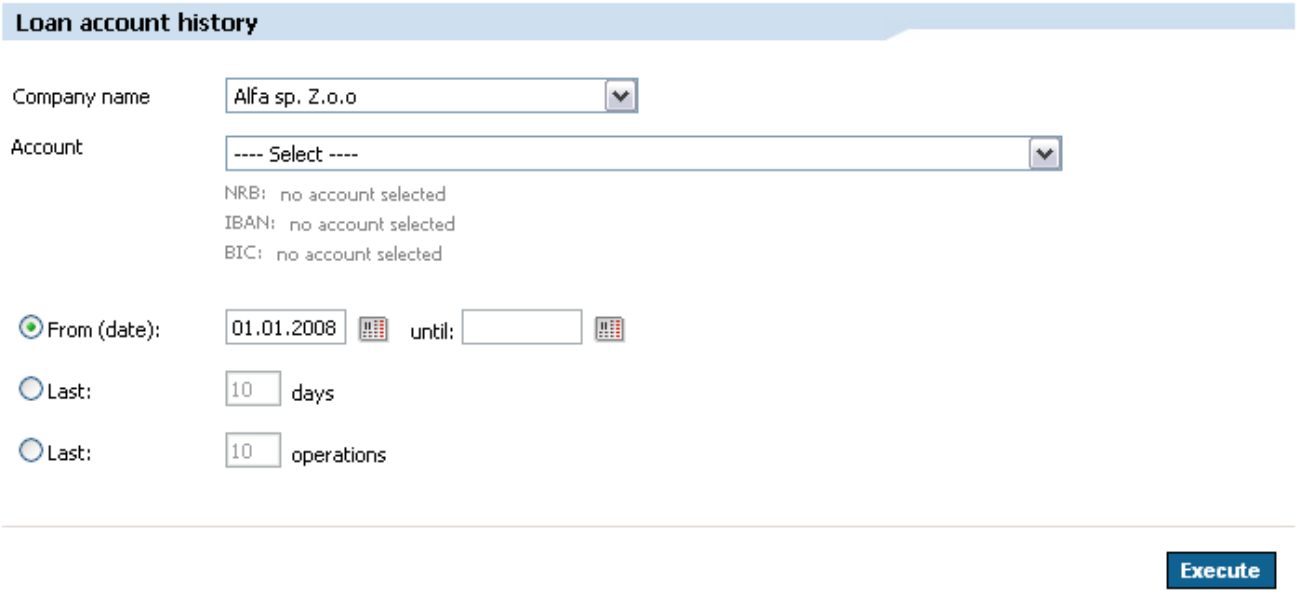
11.4 Loan Accounts

To see Loan Accounts and information such as account name and balance, choose a company from the *Company Name* drop-down list. From this form, you can go to the *Loan Account History* sub-tab. To do so, click an active link with a loan name.

You can assign any name you want to a loan account by clicking *Add your own friendly name for the account*. This name will be visible only to the user that has assigned it.



To show loan account history, choose a company from the *Company Name* drop-down list, and choose an account. You can then use the three filtering options to specify a range of dates, or the number of recent days or transactions. At the bottom of the list, there are icons that enable you to print the history or save it as a PDF file.



11.5 Guarantees

You can use this feature to review guarantees granted to a company, and to apply for another guarantee (provided that you have the necessary authorization rights).

To show the list of guarantees, choose a company from the *Company Name* drop-down list and complete the filter with a range of dates.

Click *Execute*. A list of guarantees will be displayed.

List of guarantees

Company name: Alfa sp. Z.o.o

Name	Company name	Expiry date	Amount
GUARANTEE 02/07/WAR/CBKR02	Alfa sp. Z.o.o	09.01.2007 - 19.07.2011	359,412.00 PLN
GUARANTEE 114/07/WAR/CBKR02	Alfa sp. Z.o.o	22.02.2007 - 14.06.2009	289,483.92 PLN
GUARANTEE 117/07/WAR/CBKR02	Alfa sp. Z.o.o	08.03.2007 - 15.12.2010	391,950.00 PLN
GUARANTEE 214/07/WAR/CBKR02	Alfa sp. Z.o.o	28.03.2007 - 26.06.2010	95,815.14 PLN
GUARANTEE 329/06/WAR/CBKR02	Alfa sp. Z.o.o	26.06.2006 - 31.12.2008	10,800.00 PLN
GUARANTEE 446/06/WAR/CBKR02	Alfa sp. Z.o.o	04.08.2006 - 05.08.2009	93,269.15 PLN
GUARANTEE 504/06/WAR/CBKR02	Alfa sp. Z.o.o	05.09.2006 - 05.12.2008	36,417.49 PLN
GUARANTEE 580/06/WAR/CBKR02	Alfa sp. Z.o.o	22.09.2006 - 15.07.2010	117,547.98 PLN
GUARANTEE 582/06/WAR/CBKR02	Alfa sp. Z.o.o	29.09.2006 - 14.05.2008	46,120.00 PLN
GUARANTEE 606/06/WAR/CBKR02	Alfa sp. Z.o.o	03.10.2006 - 02.01.2010	7,115.70 PLN
GUARANTEE 640/06/WAR/CBKR02	Alfa sp. Z.o.o	17.10.2006 - 01.05.2011	136,355.55 PLN
GUARANTEE 663/06/WAR/CBKR02	Alfa sp. Z.o.o	31.10.2006 - 31.08.2008	353,800.00 PLN

12. Letters of Credit

The *Letters of Credit* module enables you to:

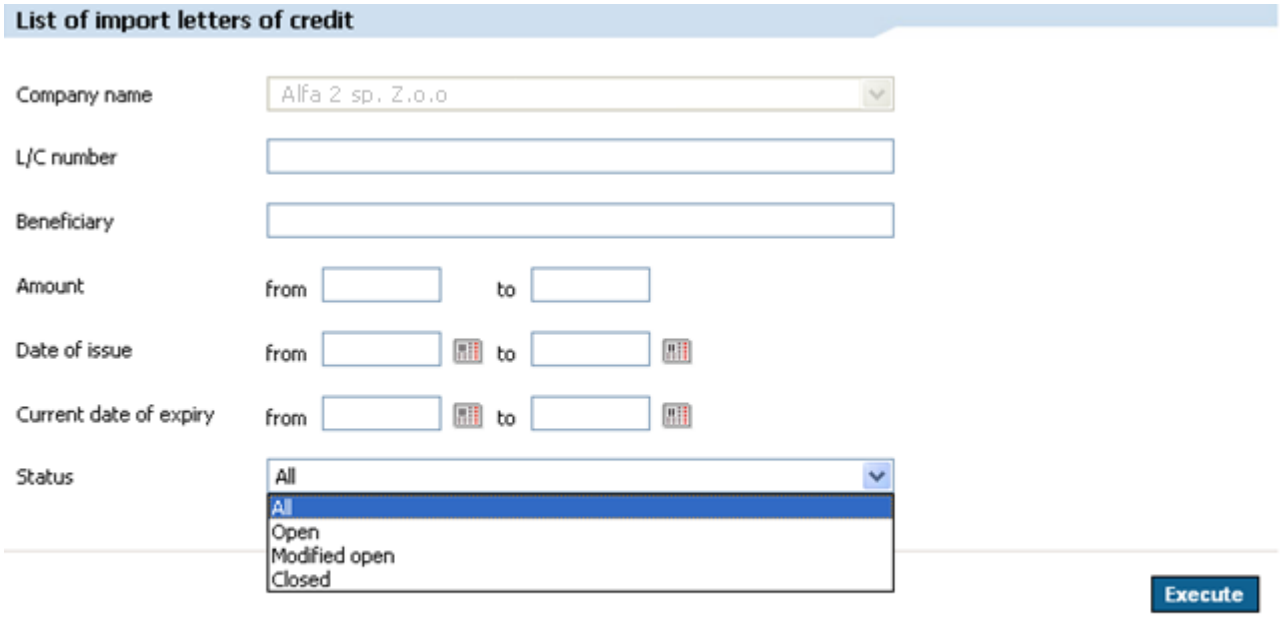
- Browse the list of import and export Letters of Credit,
- Request opening an import Letter of Credit,
- Apply for amending import Letter of Credit conditions,
- Apply for an export Letter of Credit transfer,
- Apply for a transfer of a change to an export Letter of Credit,
- Send a cover letter to documents within an export Letter of Credit,
- Apply for an assignment of proceeds for an export Letter of Credit,
- Browse submitted applications regarding import and export Letters of Credit,
- Browse registry of import and export payments,
- Accept export Letter of Credit documents.

You need sufficient authorization rights to perform these actions.

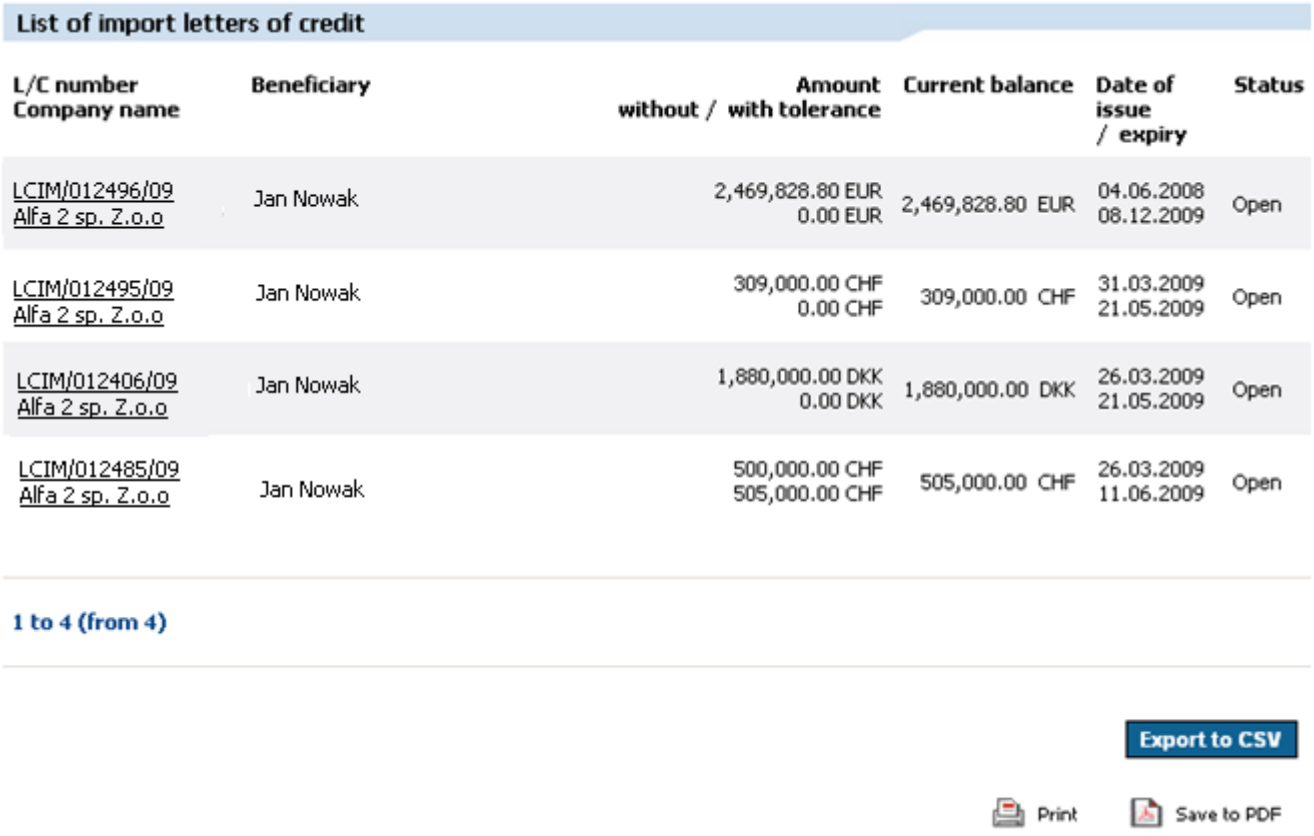
12.1 Import L/C

12.1.1 List of L/C

To view a list of Letters of Credit, choose a company from the *Company Name* drop-down list, use available filters if you want, and click *Execute*.



The system will display a list of Letters of Credit with information such as: L/C number, company name, beneficiary, amount with/without tolerance, current balance, date of issue and expiry and status.



List of import letters of credit

L/C number Company name	Beneficiary	Amount without / with tolerance	Current balance	Date of issue / expiry	Status
LCIM/012496/09 Alfa 2 sp. Z.o.o	Jan Nowak	2,469,828.80 EUR 0.00 EUR	2,469,828.80 EUR	04.06.2008 08.12.2009	Open
LCIM/012495/09 Alfa 2 sp. Z.o.o	Jan Nowak	309,000.00 CHF 0.00 CHF	309,000.00 CHF	31.03.2009 21.05.2009	Open
LCIM/012406/09 Alfa 2 sp. Z.o.o	Jan Nowak	1,880,000.00 DKK 0.00 DKK	1,880,000.00 DKK	26.03.2009 21.05.2009	Open
LCIM/012485/09 Alfa 2 sp. Z.o.o	Jan Nowak	500,000.00 CHF 505,000.00 CHF	505,000.00 CHF	26.03.2009 11.06.2009	Open

1 to 4 (from 4)

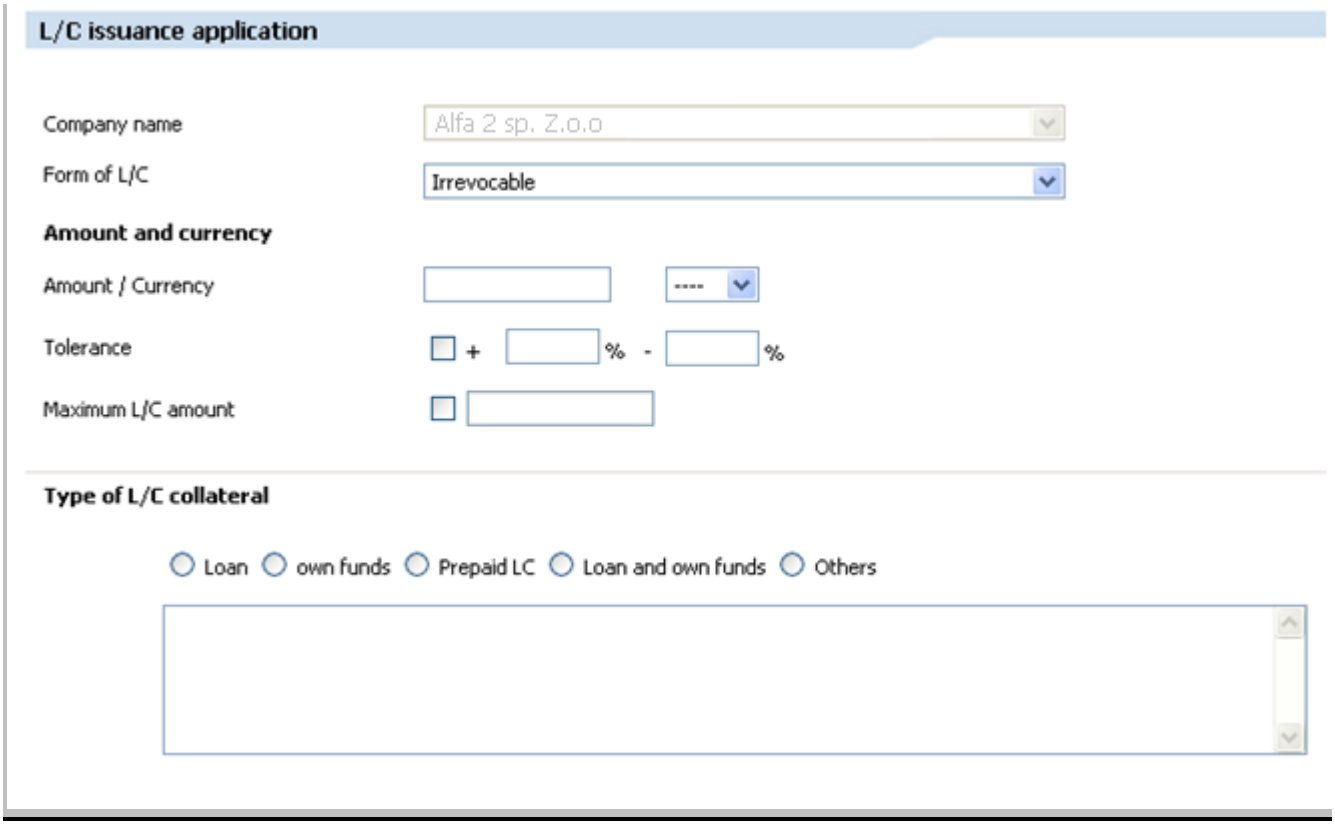
Export to CSV

Print Save to PDF

L/C name at the same time refers to its details. The *Create similar* button on the L/C details level enables to duplicate an L/C. Application form with L/C details completed is displayed.

12.1.2 Opening a L/C

To complete the application to open a new Letter of Credit, enter applicant's data into the form.



Then, enter data related to the applicant and beneficiary.

Applicant

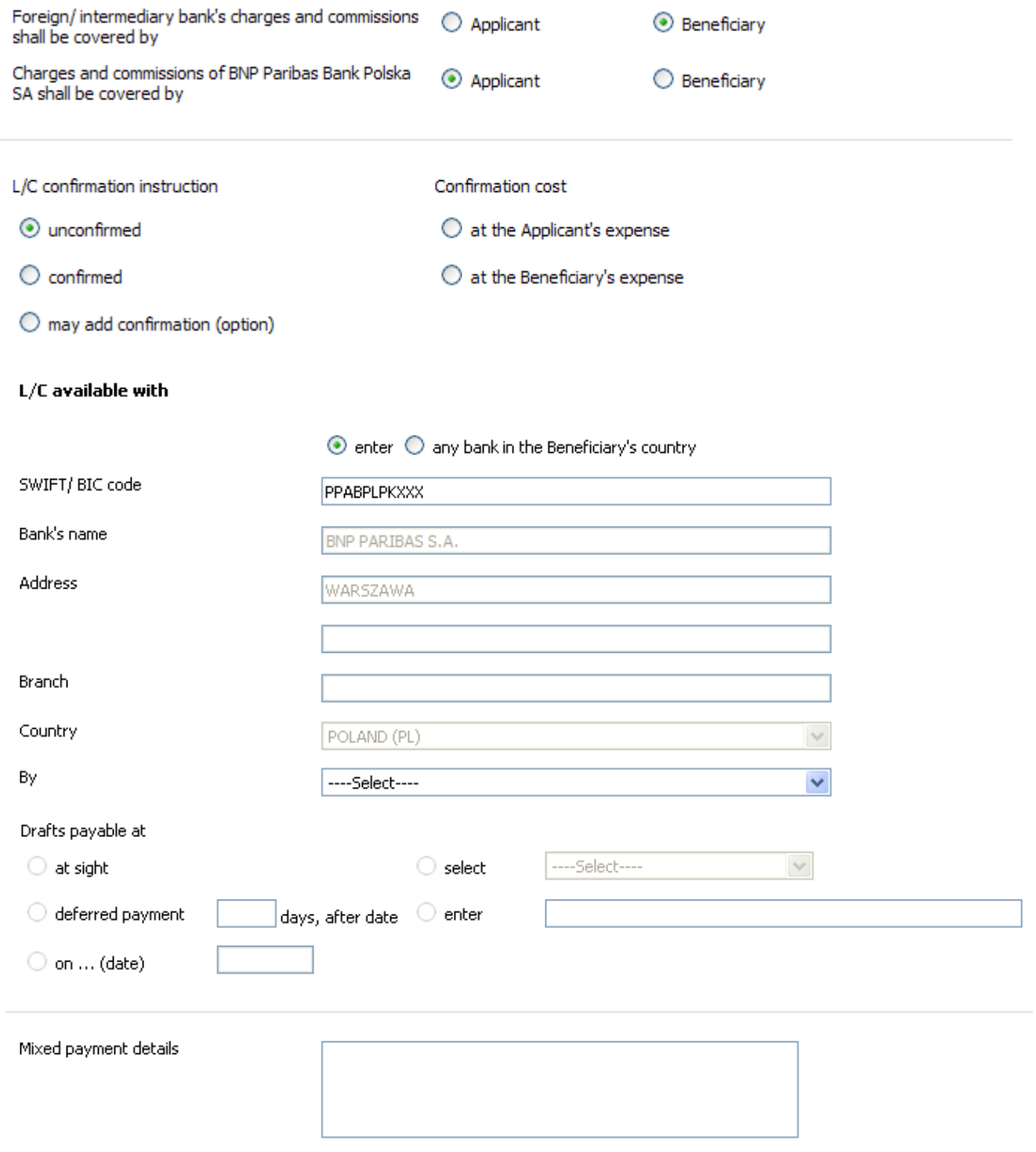
Company name	Alfa 2 sp. Z.o.o
Address	ul. Suwak 3
	02-676 Warszawa
Country	POLAND (PL)
Information provided by	
Telephone/ Fax	
E-mail address	

Beneficiary

Defined Beneficiary New Beneficiary

Short name of the Beneficiary	---- Select ---- Search
Full name	
Address	
Country	----Select----
Account number	
Contact person	
Telephone	
E-mail address	

The next step is completing an L/C confirmation instruction, information about L/C availability, beneficiary's bank, payment dates.



Beneficiary's bank (advising an L/C)

SWIFT/ BIC code

Bank's name

Address

Branch

Country ----Select----

In the next section specify the information on the transport of goods.

Transport of goods details not applicable

Partial shipments permitted forbidden

Transhipment permitted forbidden

Place of taking in charge

Seaport/ Airport of loading/ departure

Seaport/ Airport of unloading/ destination

Place of destination

Latest date of shipment / taking in charge

Shipment period for subsequent shipment(s)

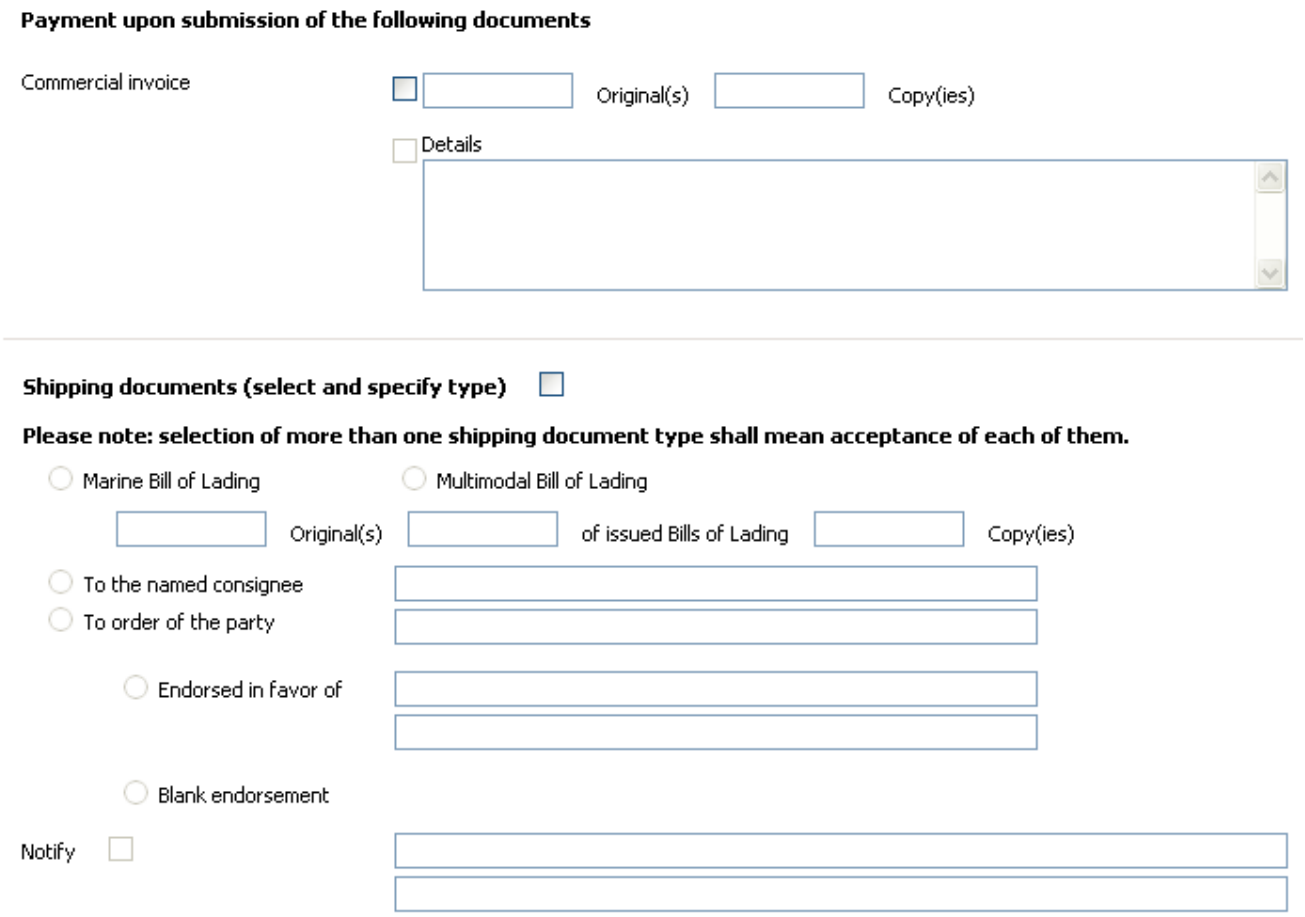
Delivery terms select not applicable

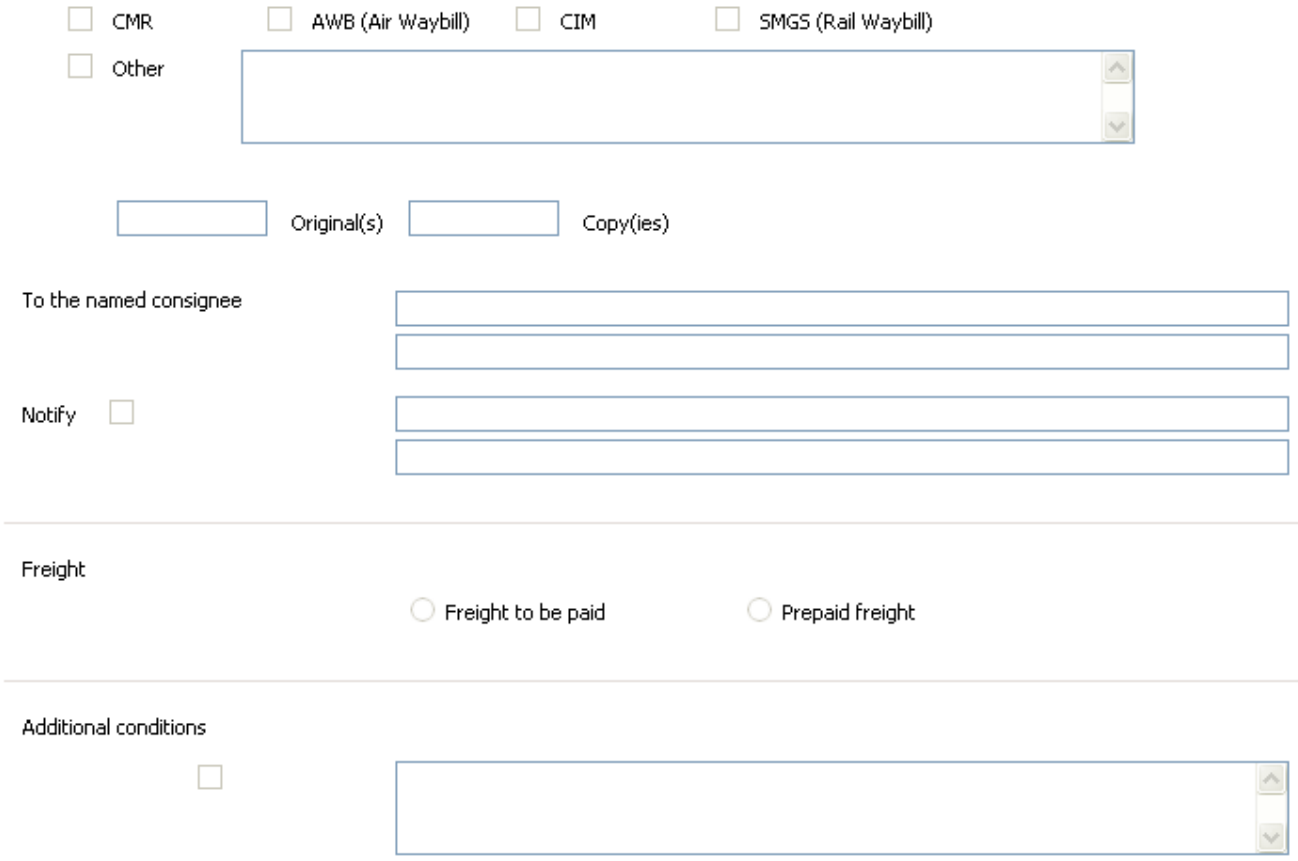
----Select----

Goods/ services - description, quantity, prices (in English)

Selected terms of delivery

In the last section information on documents attached to the L/C should be completed.




CMR
AWB (Air Waybill)
CIM
SMGS (Rail Waybill)
Other
Original(s)
Copy(ies)
To the named consignee
Notify
Freight
Freight to be paid
Prepaid freight
Additional conditions

Insurance document

☐ ○ Policy ○ Certificate ○ Policy or Certificate

Original(s) Copy(ies)

○ To order of the party
(refers only to Insurance policy)

○ Insured party

Additional conditions

☐

Certificate of origin

☐ Original(s) Copy(ies)

Additional conditions

☐

Certificate of origin GSP Form A

☐ Original(s) Copy(ies)

Additional conditions

☐

Packing list

☐ Original(s) Copy(ies)

Additional conditions

Additional documents

Details

Documents should be presented

Within days after but within the L/C validity

Within the L/C validity

Date of L/C expiry

L/C validity place

Additional information

Please open a documentary credit in accordance with the instructions included in this order, Bank's regulations and the latest revision of "Uniform Customs and Practice for Documentary Credits" published by the International Chamber of Commerce in Paris. At the same time, we authorize BNP Paribas Bank Polska SA to debit our account no.:

KRAKÓW JASNOGÓRSKA 1--252186

on account of payments under L/C, commission and other costs related to the order execution. As a rule payments are effected to the debit o an FC account, while commissions - to the debit of PLN account. We hereby accept the rules specified at the end of this form page and represent that this order is not against the Polish law regulations, in particular the binding Foreign Exchange Law Act.

In justified cases resulting from the L/C conditions, please include in the L/C content the rules contained in the latest revision of the "Uniform Rules for Bank-to-Bank Reimbursements under Documentary Credits" and published by the International Chamber of Commerce in Paris.

Person submitting an order on behalf of the Applicant

Name Surname	Agnieszka Testowa
Address	Testowa 2
	Kraków
ID type, series and number	ID card (polish) DD789546
Nationality	POLAND (PL)
PESEL (National Identification Number)	11111111111
NIP (Tax Identification Number)	
Application date	09.12.2009

Attachment

Przeglądaj... Add attachment

The Uniform Customs and Practice for Documentary Credits have stipulated the bank's liability in transactions secured by documentary credits, among others in the following manner:

a. Banks must examine all documents stipulated in the L/C with reasonable care to ascertain whether or not they appear, on their face, to be in compliance with the terms and conditions of the L/C.

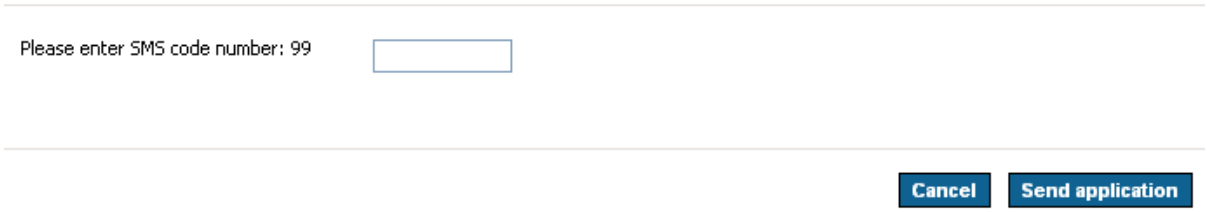
b. Banks assume no liability or responsibility for the form, sufficiency, accuracy, genuineness, falsification or legal effect of any document (s), or for the general and/or particular conditions stipulated in the document(s) or superimposed thereon; nor do they assume any liability or responsibility for the description, quantity, weight, quality, condition, packing, delivery, value or existence of the goods represented by any document(s), or for the good faith or acts and/or omissions, solvency, performance or standing of the consignors, the carriers, the forwarders, the consignees or the insurers of the goods, or any other person whomsoever.

c. Banks assume no liability or responsibility for the consequences arising out of delay and/or loss in transit of any message(s), letter(s) or document(s), or for delay, mutilation or other error(s) arising in the transmission of any telecommunication. Banks assume no liability or responsibility for errors in translation and/or interpretation of technical terms, and reserve the right to transmit L/C terms without translating them.

d. Banks utilizing the services of another bank or other banks for the purpose of giving effect to the instructions of the Applicant do so for the account and at the risk of such Applicant. Banks assume no liability or responsibility should the instruction they transmit not be carried out, even if they have themselves taken the initiative in the choice of such other bank(s). The Applicant shall be bound by and liable to indemnify the banks against all obligations and responsibilities imposed by foreign laws and usages.

Cancel Save as a working copy Send an application

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.



The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.1.3 Amending Terms

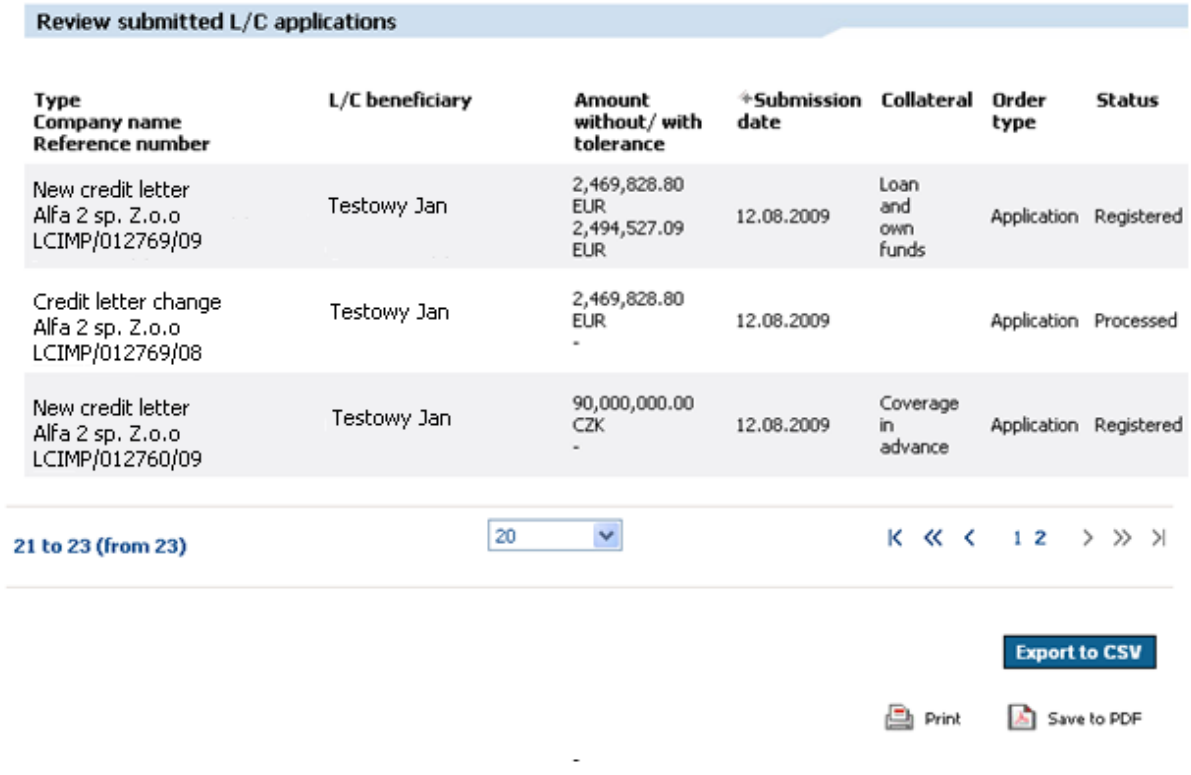
To complete an application for the amendment of terms of an existing Letter of Credit, modify individual sections of this Letter of Credit.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.1.4 Application Review

To automatically display the L/C applications that have been submitted, choose a company from the *Company Name* drop-down list. The system will display L/C applications that have been submitted, showing such information as the type, company name, L/C reference number, L/C beneficiary, amount with/without tolerance, date of submission, order type and status.

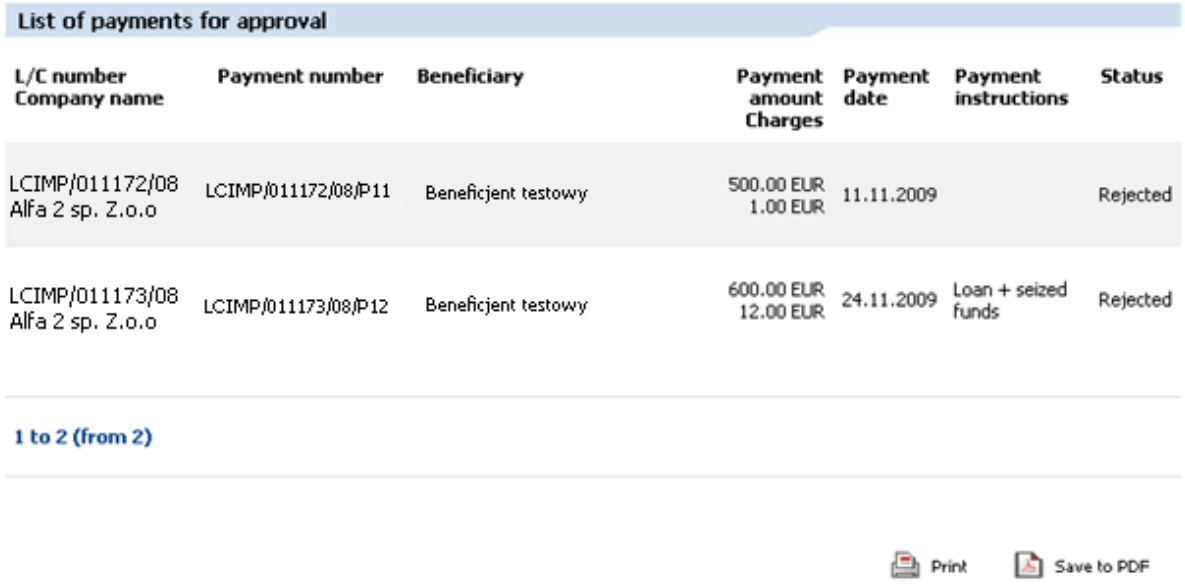


Items displayed in the *Type*/*Company Name* column are active links. You can click them to open the *Order Details* form that contains detailed, read-only information about the L/C application that has been submitted.

12.1.5 Document Acceptance

In order to display a list of documents to be accepted you need to filter the appropriate criteria and click the *Execute* button.

The presented list of payments includes the L/C number, company name, payment number, L/C's beneficiary, payment amount and charges, payment date, payment instructions, discount and status.



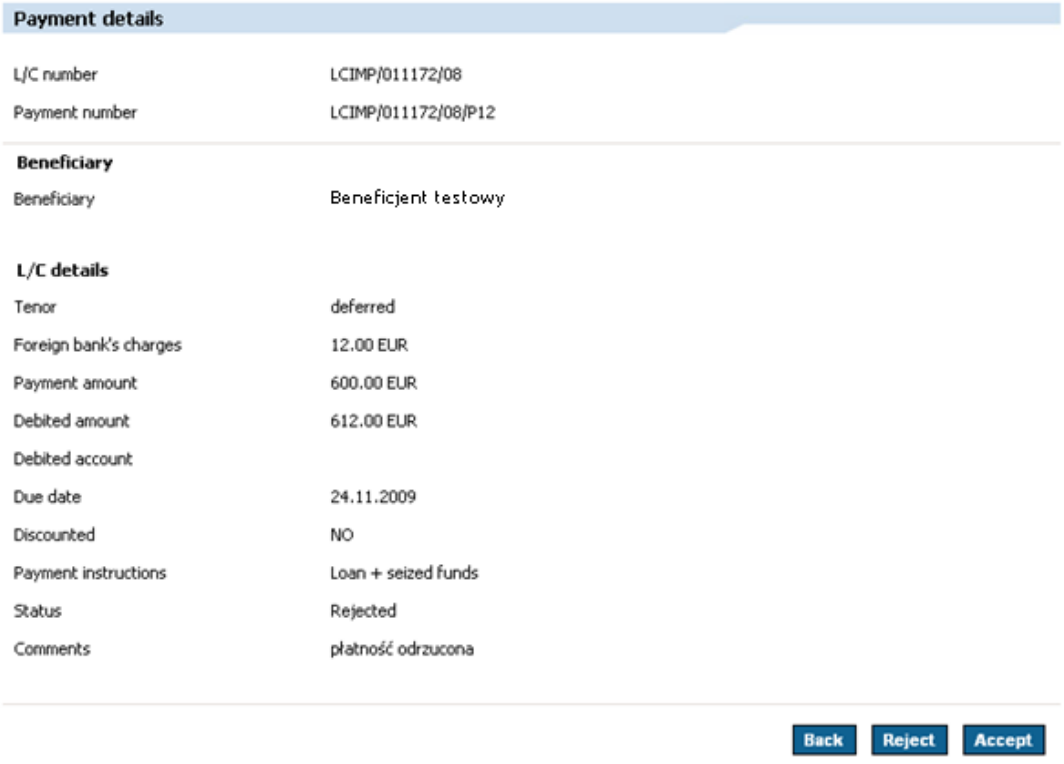
List of payments for approval

L/C number Company name	Payment number	Beneficiary	Payment amount Charges	Payment date	Payment instructions	Status
LCIMP/011172/08 Alfa 2 sp. Z.o.o	LCIMP/011172/08/P11	Beneficjent testowy	500.00 EUR 1.00 EUR	11.11.2009		Rejected
LCIMP/011173/08 Alfa 2 sp. Z.o.o	LCIMP/011173/08/P12	Beneficjent testowy	600.00 EUR 12.00 EUR	24.11.2009	Loan + seized funds	Rejected

1 to 2 (from 2)

Print Save to PDF

Number of an L/C is a reference to the details of accepted/rejected payment.



Payment details

L/C number	LCIMP/011172/08
Payment number	LCIMP/011172/08/P12
Beneficiary	
Beneficiary	Beneficjent testowy
L/C details	
Tenor	deferred
Foreign bank's charges	12.00 EUR
Payment amount	600.00 EUR
Debited amount	612.00 EUR
Debited account	
Due date	24.11.2009
Discounted	NO
Payment instructions	Loan + seized funds
Status	Rejected
Comments	płatność odrzucona

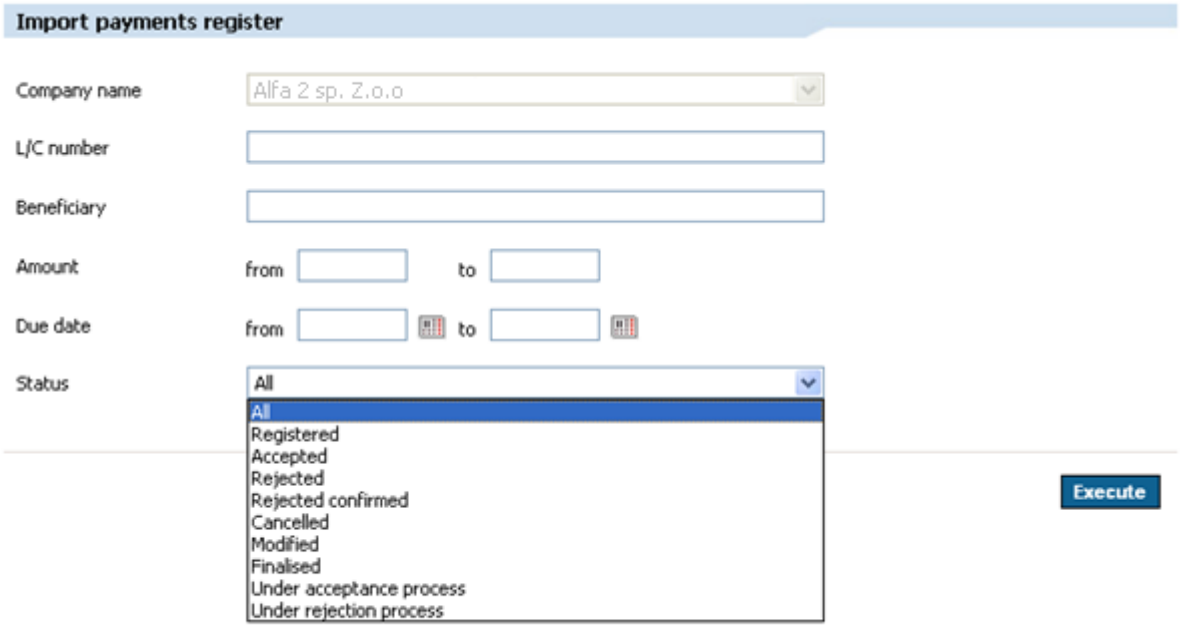
Back Reject Accept

To accept or reject payment click the relevant button on a form. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

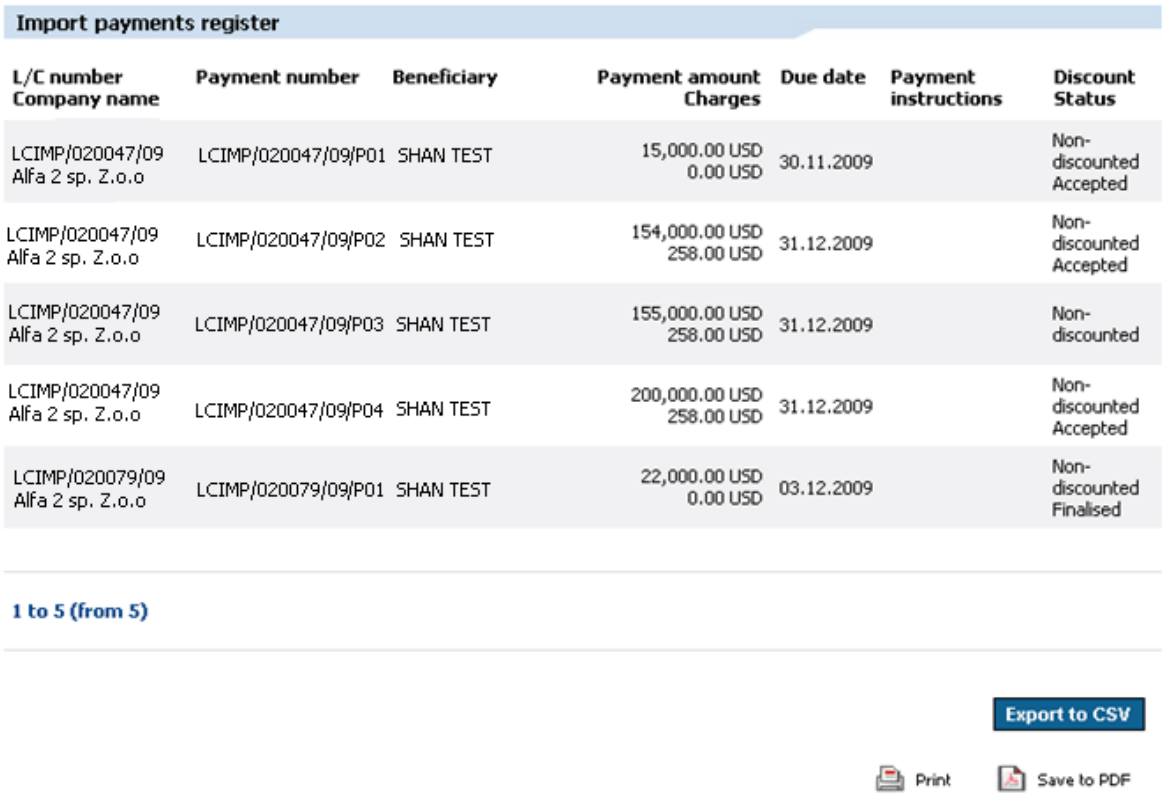
The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.1.6 Payments Register

To view a list of payments, choose a company from the *Company Name* drop-down list, use available filters if you want, and click *Execute*.



The System will display a list of payments including information such as: L\C number, company name, payment number, beneficiary, payment amount and charges, due date, payment instruction, discount status.



Import payments register

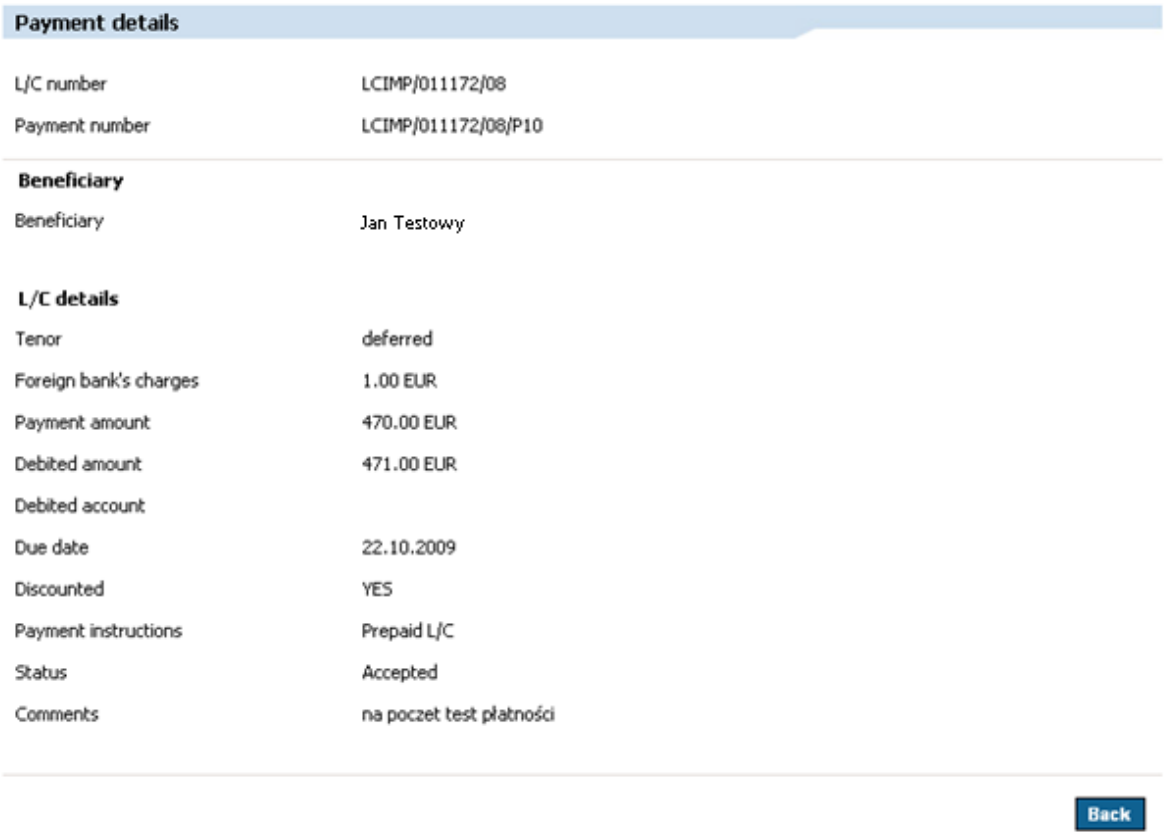
L/C number Company name	Payment number	Beneficiary	Payment amount Charges	Due date	Payment instructions	Discount Status
LCIMP/020047/09 Alfa 2 sp. Z.o.o	LCIMP/020047/09/P01	SHAN TEST	15,000.00 USD 0.00 USD	30.11.2009		Non-discounted Accepted
LCIMP/020047/09 Alfa 2 sp. Z.o.o	LCIMP/020047/09/P02	SHAN TEST	154,000.00 USD 258.00 USD	31.12.2009		Non-discounted Accepted
LCIMP/020047/09 Alfa 2 sp. Z.o.o	LCIMP/020047/09/P03	SHAN TEST	155,000.00 USD 258.00 USD	31.12.2009		Non-discounted
LCIMP/020047/09 Alfa 2 sp. Z.o.o	LCIMP/020047/09/P04	SHAN TEST	200,000.00 USD 258.00 USD	31.12.2009		Non-discounted Accepted
LCIMP/020079/09 Alfa 2 sp. Z.o.o	LCIMP/020079/09/P01	SHAN TEST	22,000.00 USD 0.00 USD	03.12.2009		Non-discounted Finalised

1 to 5 (from 5)

Export to CSV

Print Save to PDF

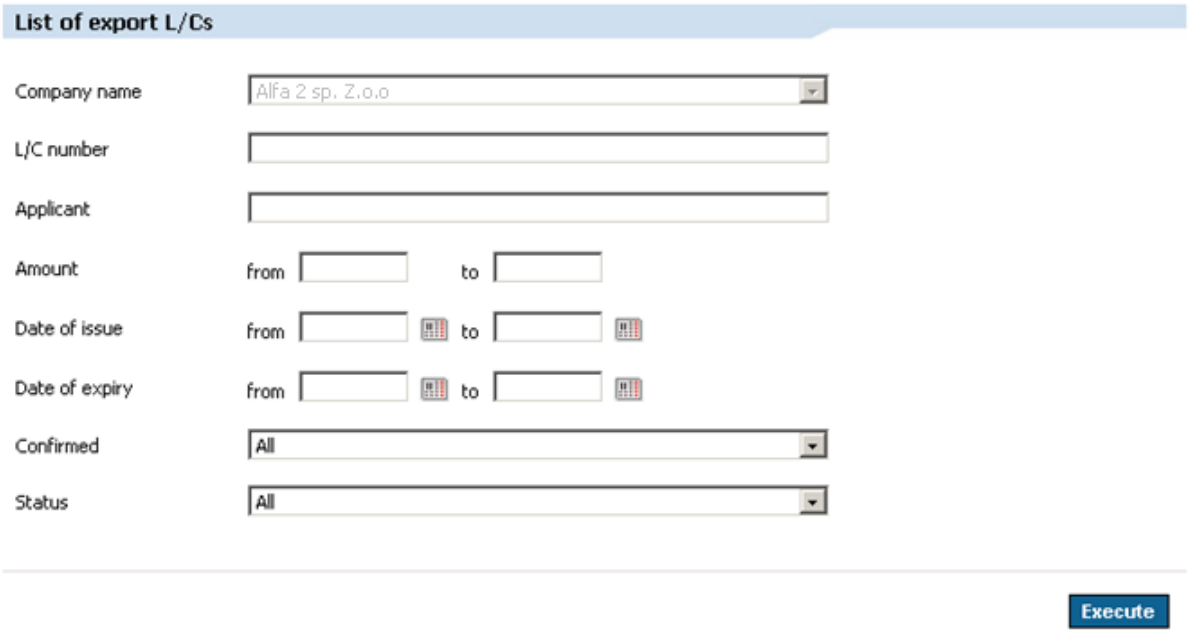
The L/C number and Payment number columns display information in the form of active links. You can click them to open *Details* form in a 'read-only' format.



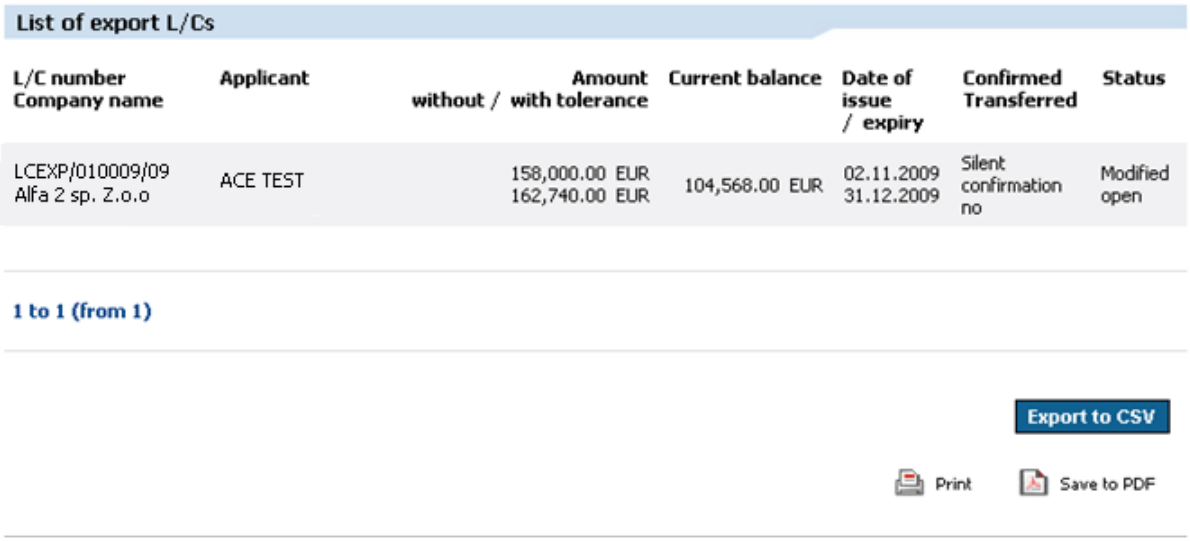
12.2 Export L/C

12.2.1 List of L/C

To view a list of Letters of Credit, choose a company from the Company name drop-down list, use available filters if you want, and click *Execute.*



The system will display a list of Letters of Credit with information such as: L/C number, company name, beneficiary, amount with/without tolerance, current balance, date of issue and expiry and status.



L/C name at the same time refers to its details. The *Create similar* button on the L/C details level enables to duplicate an L/C. Application form with L/C details completed is displayed.

Export L/C details

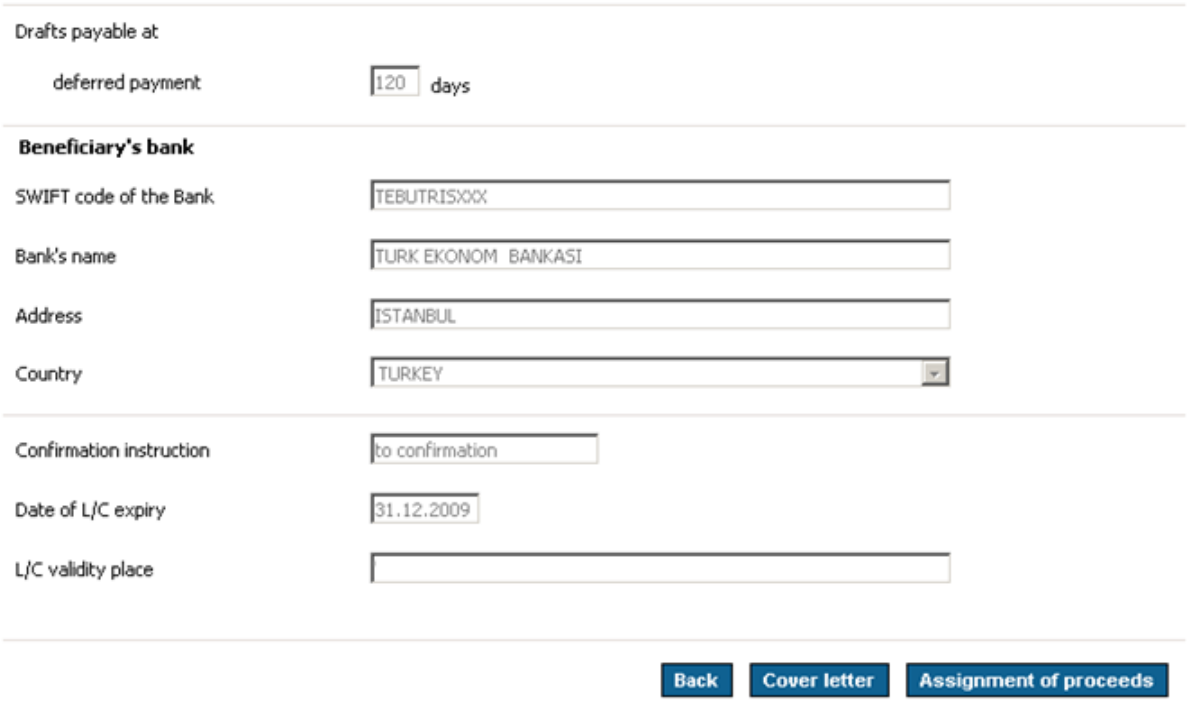
Company name	Alfa 2 sp. Z.o.o
L/C number	LCEXP/010009/09
Reference number	DCL01254789
Form of L/C	Irrevocable
Date of issue	02.11.2009
Application registration date	03.11.2009
Original amount	158,000.00 EUR
Current value	158,000.00 EUR
Type of tolerance	
Percentage	+ 3 % - 3 %
Current value	162,740.00 EUR
L/C balance	104,568.00 EUR
Available balance	100,000.00 EUR

Applicant

Company name	ACE TEST
Country	TAIWAN, PROVINCE OF CHINA

Beneficiary

Short name of the Beneficiary	Alfa 2 sp. Z.o.o
Full name	Alfa 2 sp. Z.o.o
Country	POLAND



12.2.2 Cover Letter to Documents

In order to send a cover letter you should first choose the Letter of Credit and then complete the document fields in the application form.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.2.3 Application for an L/C transfer

To complete an application for the Letter of Credit transfer, modify individual sections of the selected Letter of Credit.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.2.4 Application for a transfer of a change to the L/C

To complete an application for a transfer of a change to the Letter of Credit, modify individual sections of the selected Letter of Credit.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.2.5 Assignment of proceeds

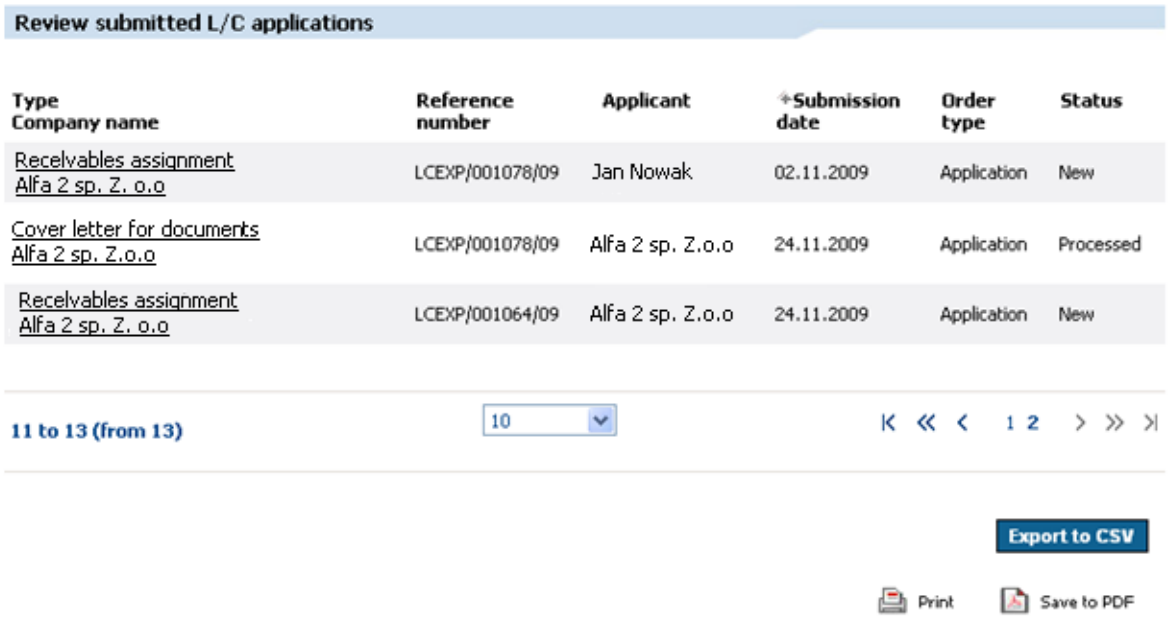
In order to send an application for an assignment of proceeds due from the L/C, the proper fields in the form should be completed.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

12.2.6 Application Review

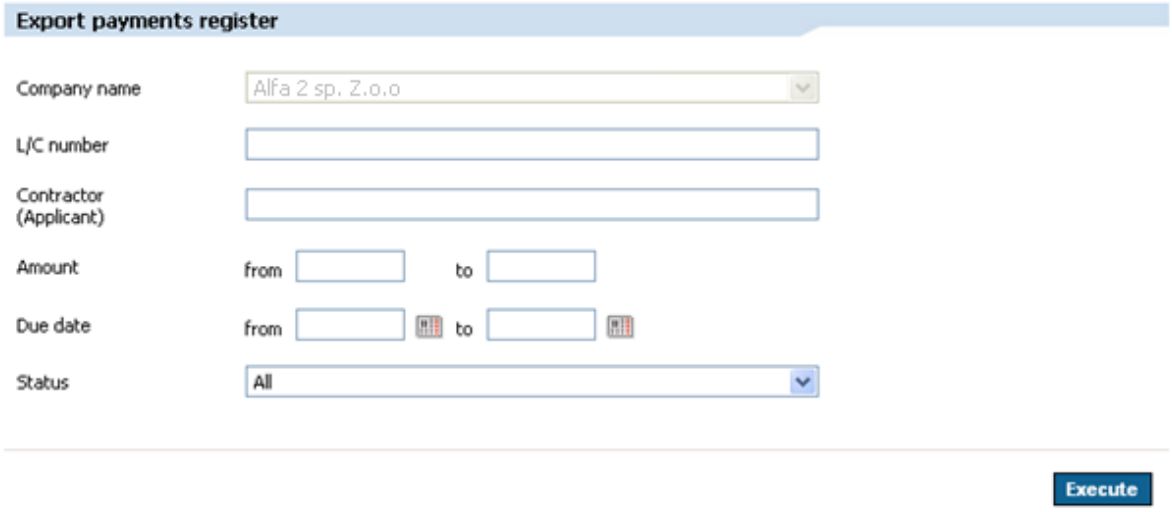
To automatically display the applications that have been submitted, choose a company from the *Company Name* drop-down list. The system will display submitted applications including information such as type, company name, reference number, applicant, submission date, order type (project, application) and status.



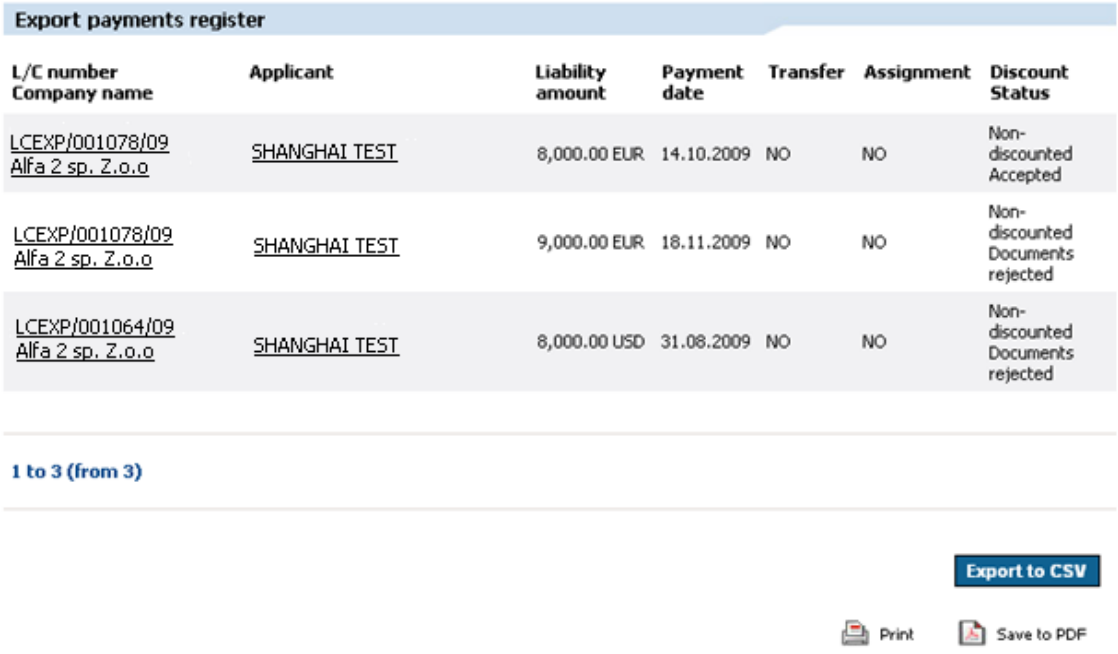
Items displayed in the *Type/Company Name* column are active links. You can click them to open the *Order Details* form that contains detailed, read-only information about the L/C application that has been submitted.

12.2.7 Payments Register

To view payments register, choose a company from the *Company Name* drop-down list, use available filters if you want, and click *Execute*.



The system will display payments register with information such as: L\C number, company name, applicant, liability amount, payment date, transfer, assignment, discount and status.



The *L/C number* and *Payment number* columns display information in the form of active links. You can click them to open *L/C Details* form in a 'read-only' format.

Payment details

L/C number	LCEXP/010009/09
Payment number	LCEXP/010009/09/P02

Applicant

Name	ACE TEST

L/C details

Tenor	deferred
Liability amount	38,172.00 EUR
Foreign bank's charges	500.00 EUR
Credited amount	37,672.00 EUR
Credited account	2 0031 6784 7021
Due date	30.11.2009
Discounted	NO
Assigned	NO
Transferred	NO
Status	Finalised
Comments	

Please note! In the case of an unconfirmed L/C the funds are transferred after ascertaining the credit from the bank issuing or confirming L/C.

Back

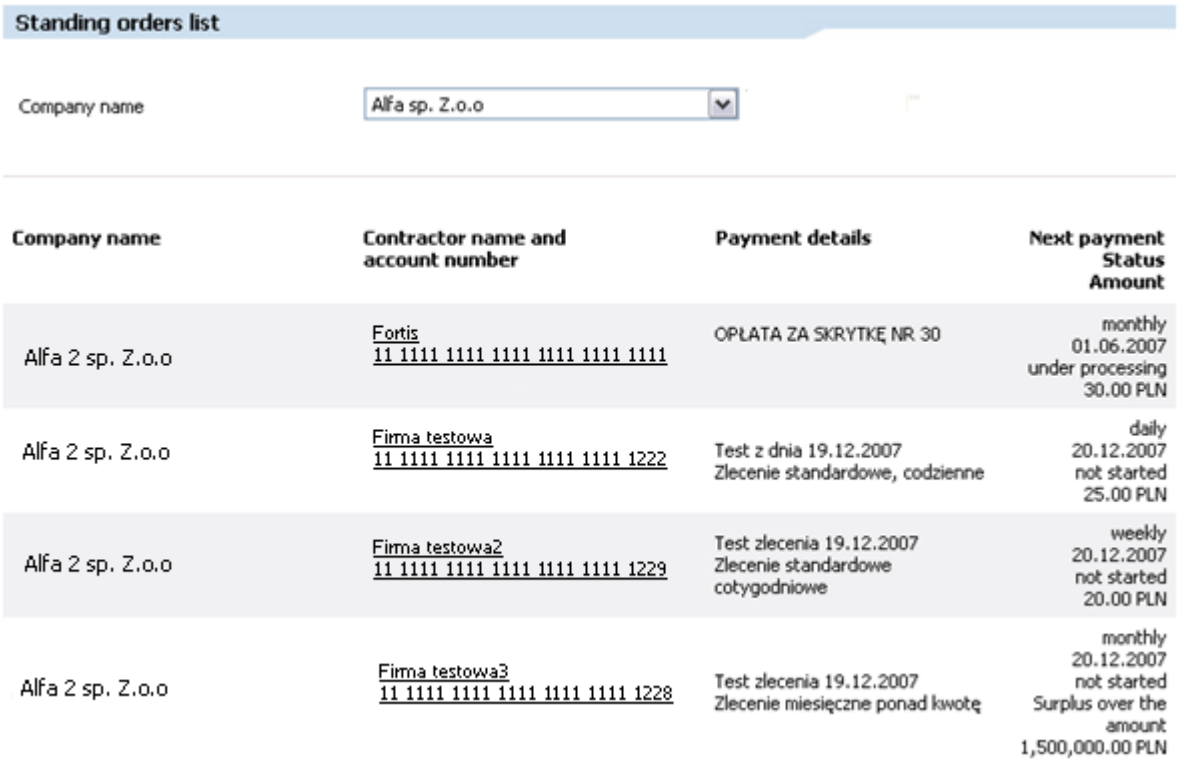
13. Standing Order

Using the *Standing Orders* module, you can:

- view the list of standing orders
- create a new standing order
- modify an existing standing order
- cancel a standing order

13.1 Standing Orders List

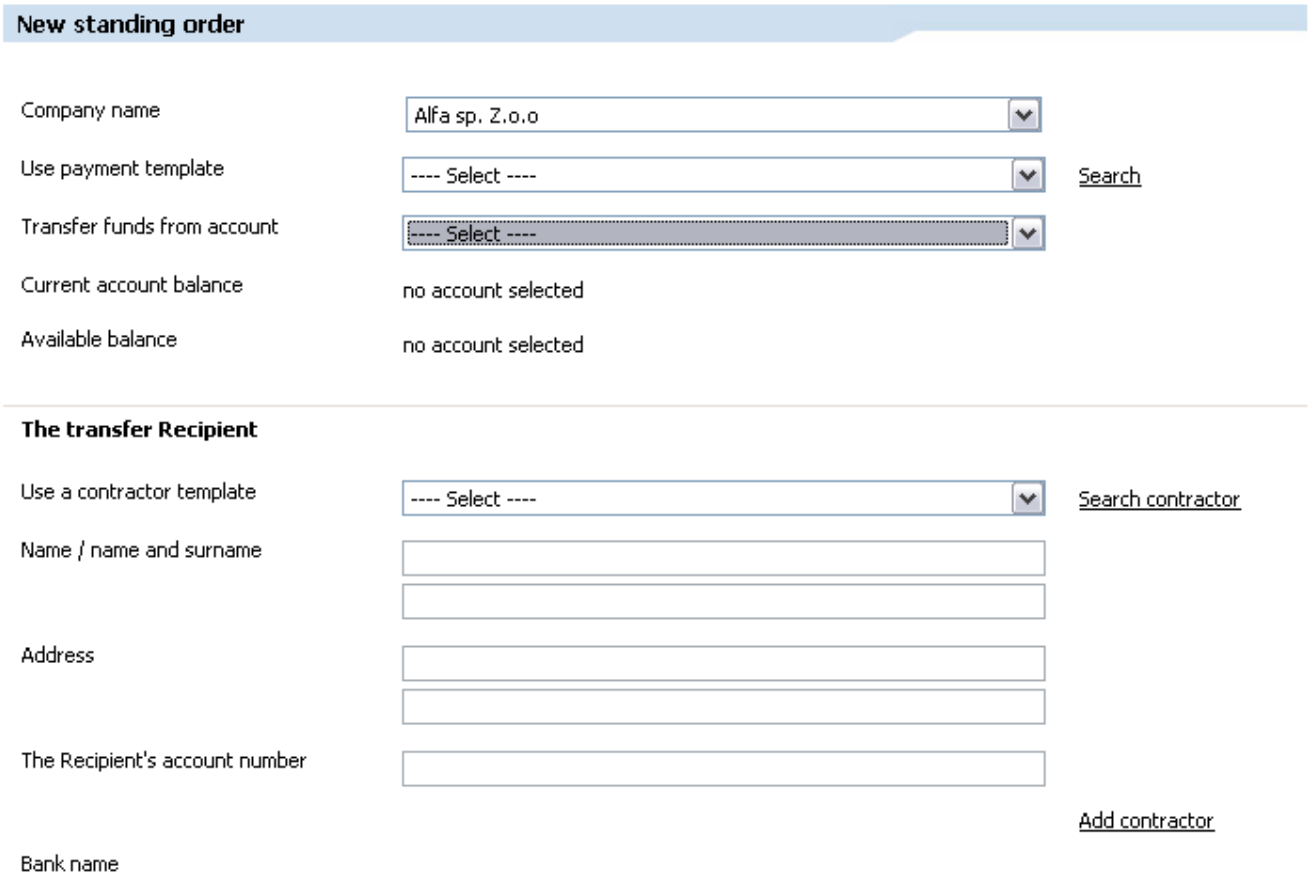
To automatically display the *Standing Orders List*, choose a company from the *Company Name* drop-down list. The system will show standing orders information such as: *Company Name, Contractor Name and Account Number, Payment Title* (description), *Next Payment, Status*, and *Amount.*



Items displayed in the *Contractor Name and Account Number* column are active links. You can click the links to open the *Modify Standing Order* form.

13.2 New Standing Order

To create a new standing order, complete the order form and click *Confirm*. You fill the form in the same way as when creating transfers. Similarly, you can use the contractor database and payment templates.



To define the type of the standing order, choose one of the following:

- standard (order)
- entire balance — the order will create a transfer for the amount equal to the account's balance
- Overbalance — the order will create a transfer of any amount from the account's balance in excess of a specified amount

After you complete the order form, accept it by clicking *Confirm Standing Order*. The system will ask you to authorize the order with your SMS code or electronic signature, depending on which authorization method you have chosen.

Transfer data

Order type: standard / entire balance / surplus over the amount

Regular payment amount: PLN

First payment amount *: PLN

Last payment amount *: PLN

Frequency: ---- Select ----

Order value date: ---- Select ----

Order submission day: ---- Select ----

First payment date **

Last payment date **

To create an unlimited duration order, please leave the "Last payment date" empty

Payment title

Suspended order

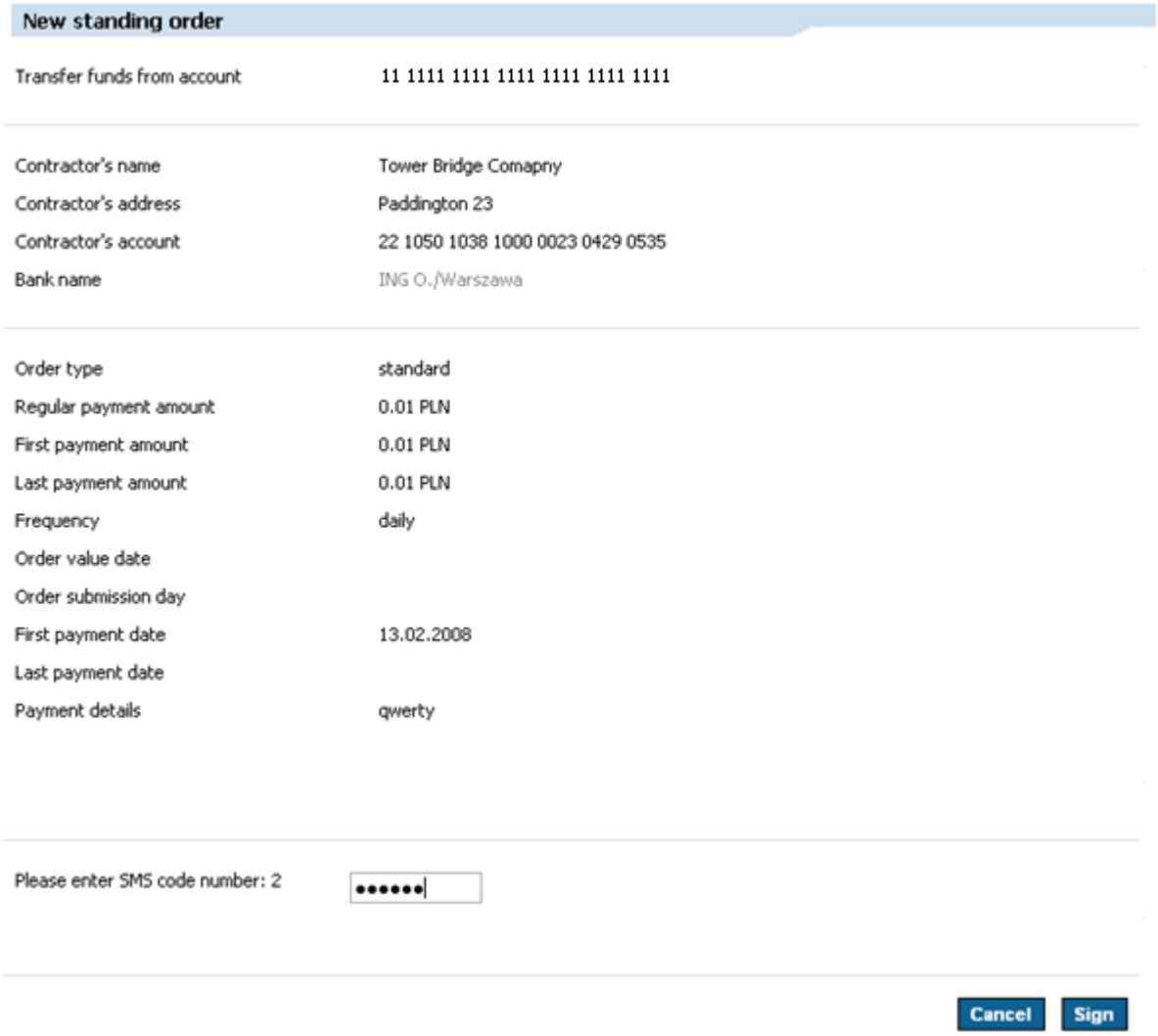
* - If different from regular payment amount
** - the date must be a working day

Save as new payment template

Name of the template

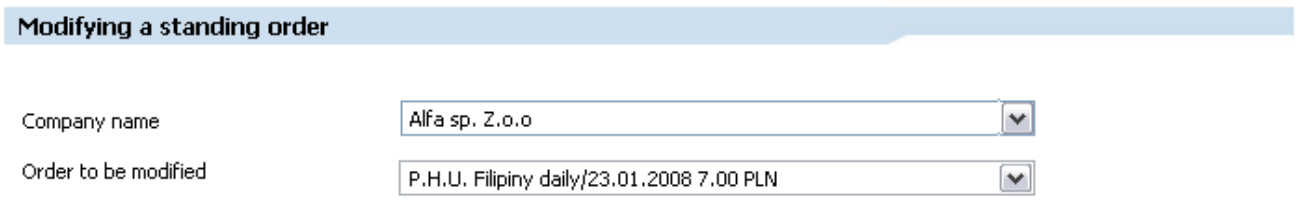
Clean | Confirm standing order

.

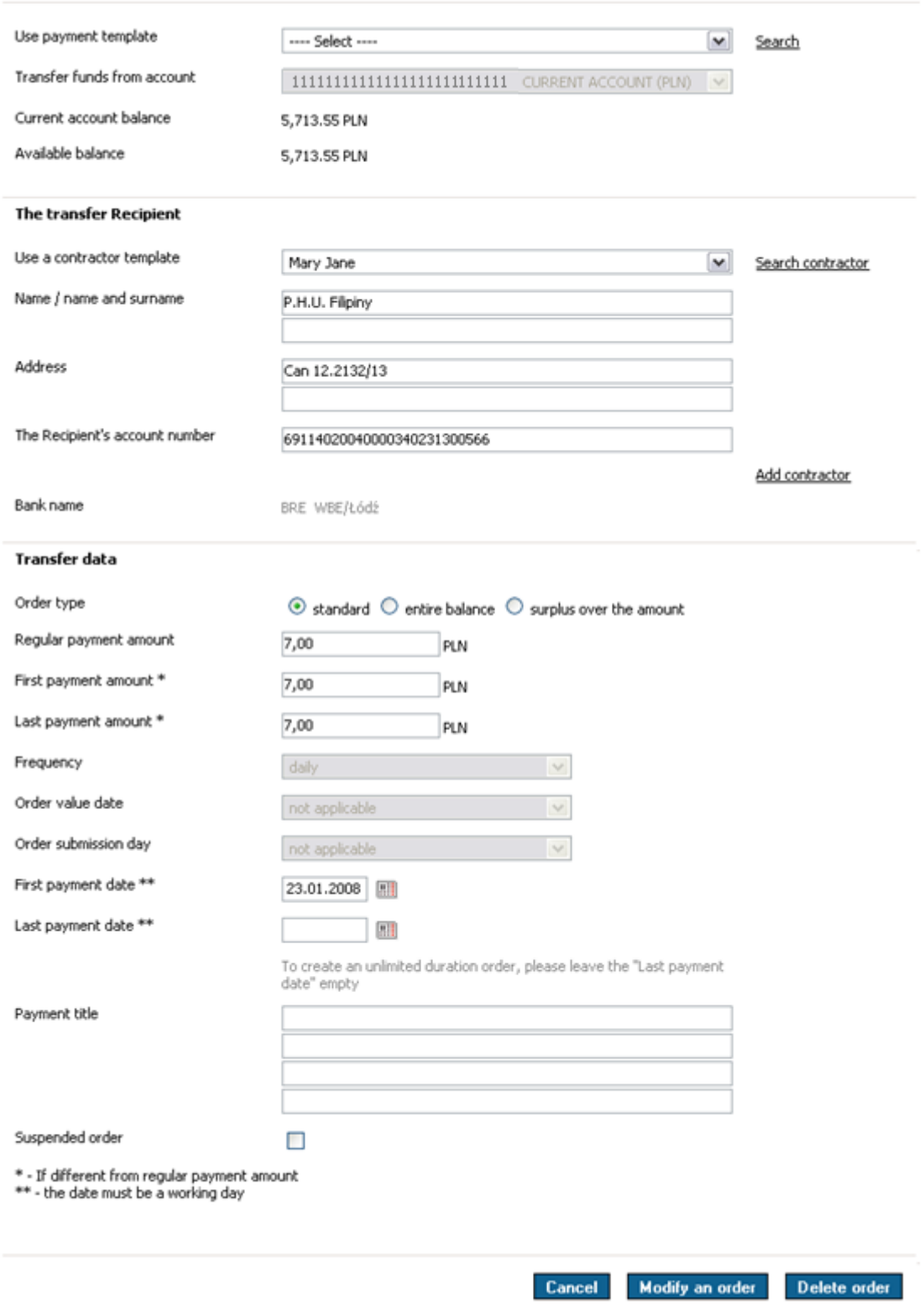


13.3 Modifying Standing Order

To modify a standing order, choose the order from the Order To Modify drop-down list.



The *Modify Standing Order* form will appear.

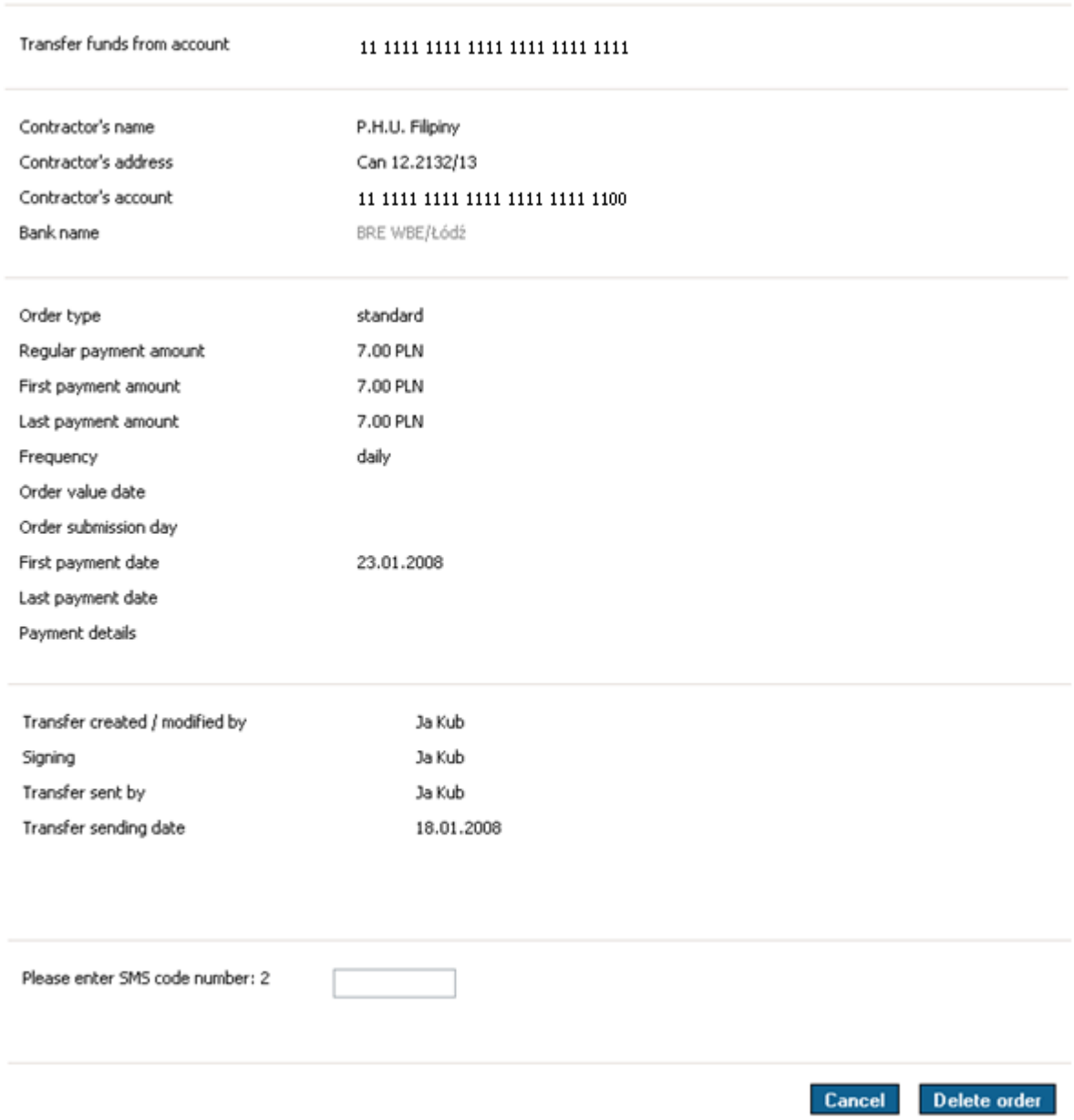


The system will ask you to authorize the modification with your SMS code or electronic signature, depending on which authorization method you have chosen.

13.4 Canceling Order

To cancel a standing order, choose the order from the *Order To Cancel* drop-down list.

The *Cancel Standing Order* form will appear. Data in the form is not editable.



The system will ask you to authorize the cancellation with your SMS code or electronic signature, depending on which authorization method you have chosen.

14. DealOnPl@net

A new functionality, "DealOnPl@net", has been activated in the BiznesPl@net system. This module enables the users to execute foreign exchange transactions (FX) on-line and provides them with current information on the FX market. Customers may independently set individual parameters of accounts used for making FX transactions and decide on the transaction authorisation method that they will use in the module.

Menu within the "DealOnPl@net" functionality has the following structure:

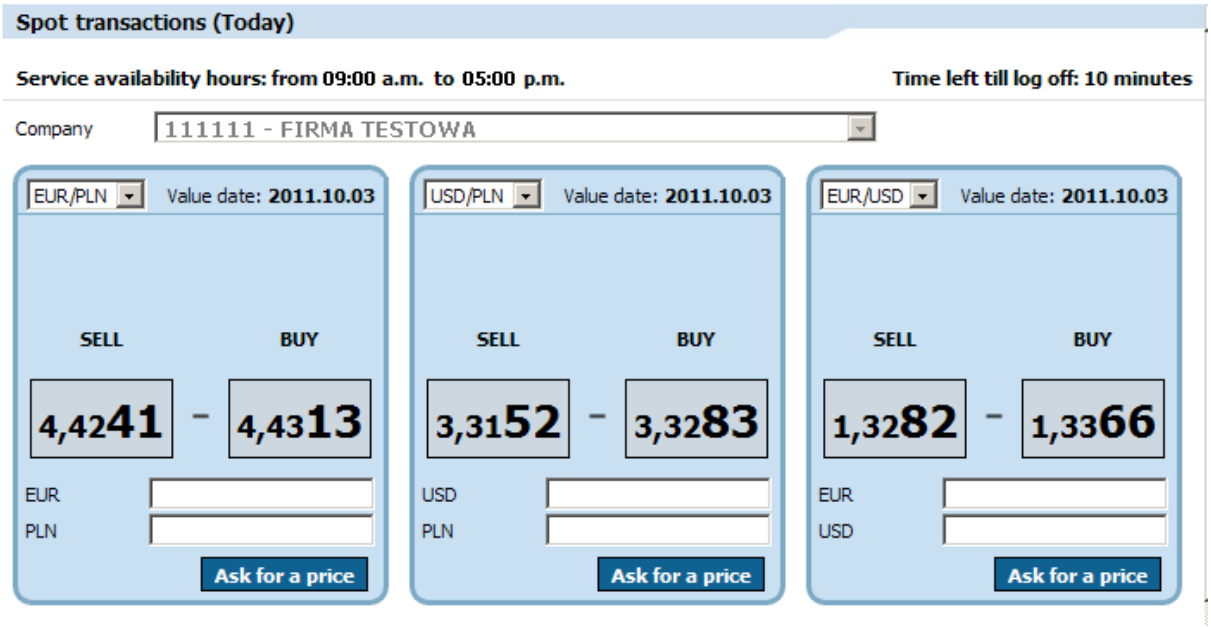
- Spot transactions,
- Orders,
- Transaction and order history,
- Market analyses,
- Settings.

14.1 Spot transactions

In the "DealOnPlanet" module the "Spot Transactions" tab is a default tab. The tab includes information on the current FX buy and sell rates for currency pairs defined by the Customer. FX rates are updated on a current basis.
A list of transactions and orders is shown below the FX rate panels (for more information, see chapters 14.1.2 and 14.1.3).

14.1.1 FX rate panels

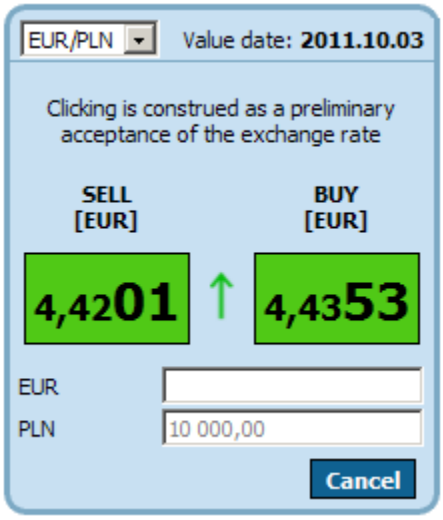
Depending on the configuration selected by the user, a maximum of three FX rate panels are displayed on the form. At the first log in to the module, only one empty panel is presented with no currency pair defined. Before starting to use the system, the Customer should individually configure the panels (details about configuration are described in chapter 14.5 *Settings*). Once respective parameters are set, the predefined currency pairs will be displayed during subsequent logging in.



It is possible to change the currency pair shown in the panel. To do so the user should click the currency pair list located in the top left hand corner of the box and select a required currency pair. In the event the user tries to execute transactions on non-configured currency pairs, a relevant notice will be displayed.

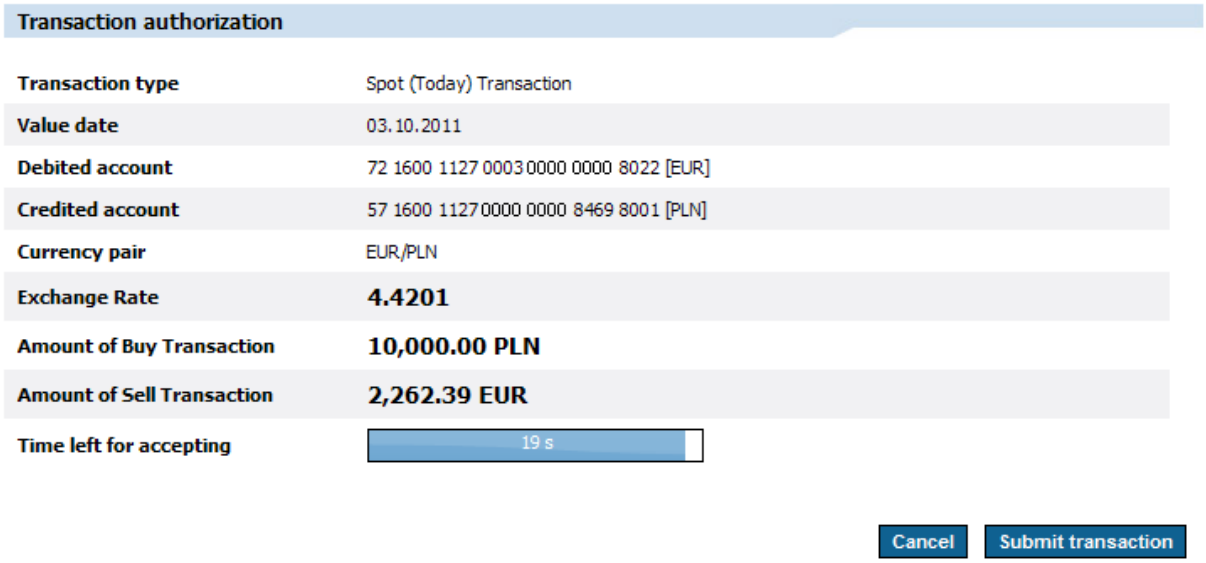
"Sell" and "Buy" fields present a current FX rate at which a given currency may be either sold or bought. FX rates are updated on a current basis during the service availability hours.

In order to execute a spot transaction the Customer should determine a required transaction amount. First, the Customer should enter the amount in a given currency and click the "Ask about price" button. The system will display the exchange rate at which a given transaction may be executed at a given moment. Once the "Ask about price" button has been selected, the option of asking about price in the current as well as other boxes will be blocked for the validity period of the FX rate presented. At this point, it is possible either to execute the transaction or cancel it.



- Transaction execution

  Depending on the transaction direction, the Customer should click a sell or buy box, then a preliminary approval of transaction at the FX rate binding at a given moment is performed. Transaction will be forwarded to the Bank once it has been authorised by a selected authorisation method in a period required by the system.



Upon transaction execution, its details are displayed on the list, and the transaction confirmation is available in the PDF file.

- Cancellation

When the user selects the "Cancel" button, all fields completed with amounts will be cleared and activated so that the Customer could once more ask about price in panels s/he has predefined.

14.1.2 Transactions

This section includes transactions ordered by the Customer on a current day. Transactions are sorted by the hour of transaction conclusion, depending on the sorting settings selected (top menu *Settings*).

Transakcje

Nazwa firmy/ użytkownika	Rachunek obciążany/ uznawany	Para walutowa	Data waluty Godz. zawarcia	Kwota kupna/ sprzedaży	Kurs	Status transakcji
FIRMA TESTOWA Jan TESTOWY	1210001 0001 1210001 0002	USD/PLN	04.10.2011 09:54	1 000,00 PLN 300,20 USD	3,3311	Zrealizowane

For executed transactions, a confirmation in the PDF format can be downloaded by clicking an icon on the right hand side, near each executed transaction. The transaction list may be refreshed by clicking the "Refresh" button.

Depending on the Customer's needs, the list may be either rolled up or unrolled.

14.1.3 Orders

The list displays:

- all active orders
- orders cancelled by the user (visible on the cancellation day only)
- not executed orders (displayed on the day when a specific event took place and on the next business day only).

Once the order has been completed, it is no longer displayed on the order list. Such an order is moved to the transaction list, and is shown as a transaction with the "Completed" status.

In order to refresh the list click the "Refresh" button.

Depending on the Customer's needs, the list may be either rolled up or unrolled.

Orders

Company/User name	Debited account/ Credited account	Request date and time Last modification date and time	Expiration date and time	Order type	Currency pair	Exc Rat
HORTEX HOLDING S.A. JAN TESTOWY	000000 0000 111111 0000	01.10.2011 09:45	08.10.2011 13:00	Buy	EUR/PLN	4.11
HORTEX HOLDING S.A. JAN TESTOWY	000000 0000 111111 1111	30.09.2011 21:33 30.09.2011 21:45	30.09.2011 21:45	Buy	EUR/PLN	4.42
HORTEX HOLDING S.A. JAN TESTOWY	000000 0000 111111 0000	30.09.2011 20:36 30.09.2011 21:00	30.09.2011 21:00	Buy	EUR/PLN	1.00

Orders with the "Pending" status may be modified or cancelled.

Clicking the "Modify" link next to a selected order, the user is directed to an order edit form that is analogous to the "**Błąd! Nie można odnaleźć źródła odwołania.**" form (chapter 14.2). The following parameters may be modified:

- Amount,
- FX Rate,
- Expiry date.

Other parameters are displayed in the "read only" mode.

Order modification has to be authorised in accordance with the transaction authorisation method used in the DealOnPl@net module.

A form to cancel an order will be displayed after clicking the "Cancel" button located near a given order. Order cancellation is authorised in accordance with transaction authorisation method used in the DealOnPl@net module.

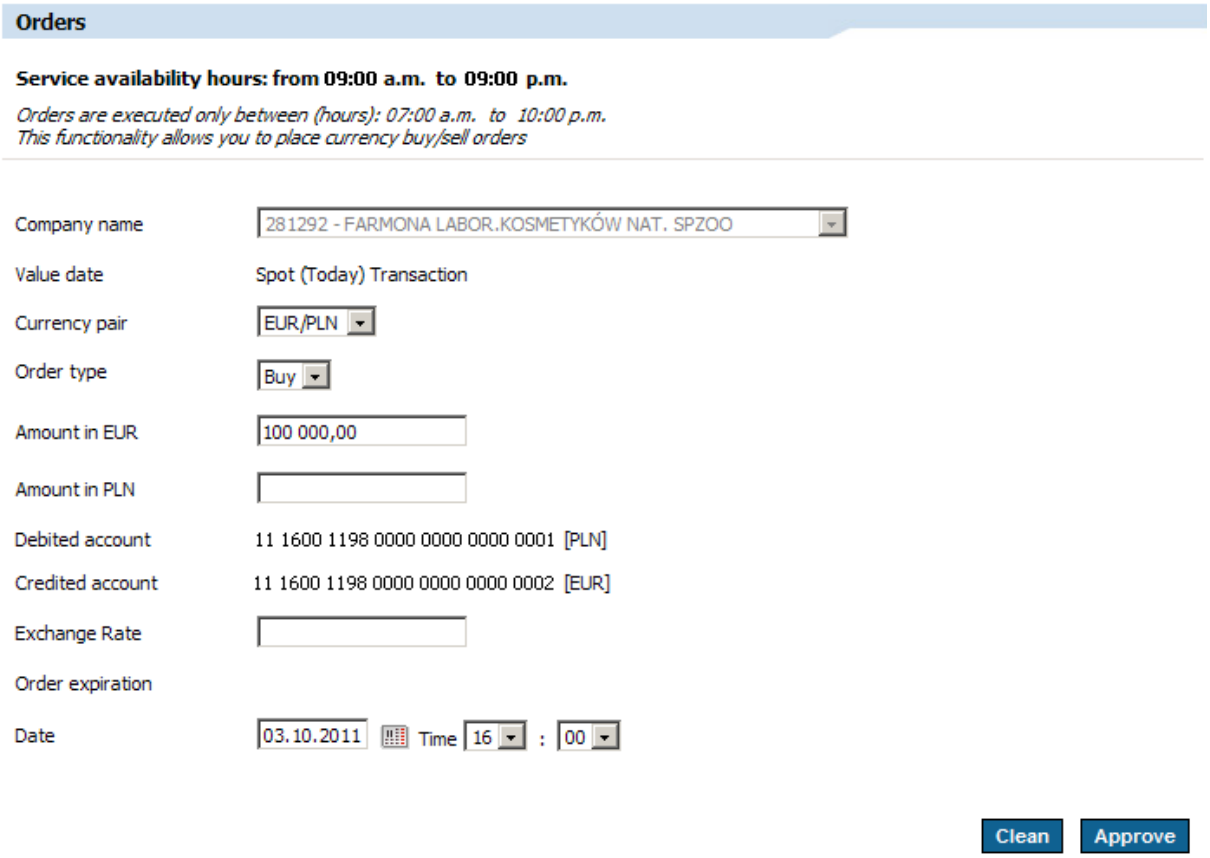
14.2 Orders

DealOnPl@net enables the user to set transaction parameters for a selected period, based on which s/he will be inclined to accept it. Such a manner of defining transactions has the form of *Orders*. The system enables the user to enter an order with a date up to 30 days ahead. Companies may place a maximum of 5 active orders.

Please note that the level of orders in relation to the current FX rates on the market is controlled by the system between 9:00 am and 5:00 pm on a business day only, thus if a specific FX rate is published at night-time an order may not be executed.

In order to execute an FX buy/sell order it is necessary to determine:

- currency pair,
- order type (buy/sell),
- order amount (denominated in one of the currencies from the currency pair),
- FX rate (at which the transaction is to be executed)
- order validity date.



By clicking the "Approve" button, a screen of the order acceptance will be displayed.

If within the DealOnPl@net module the user activated a given authorisation method, s/he should sign orders using the same method.

Once an order has been approved, the system will wait until specified terms and conditions applicable to the transaction execution occur. If the said terms and conditions are met, the transaction will be executed.

Clicking the "Clear" button, from the order defining tab, will clear all data entered.

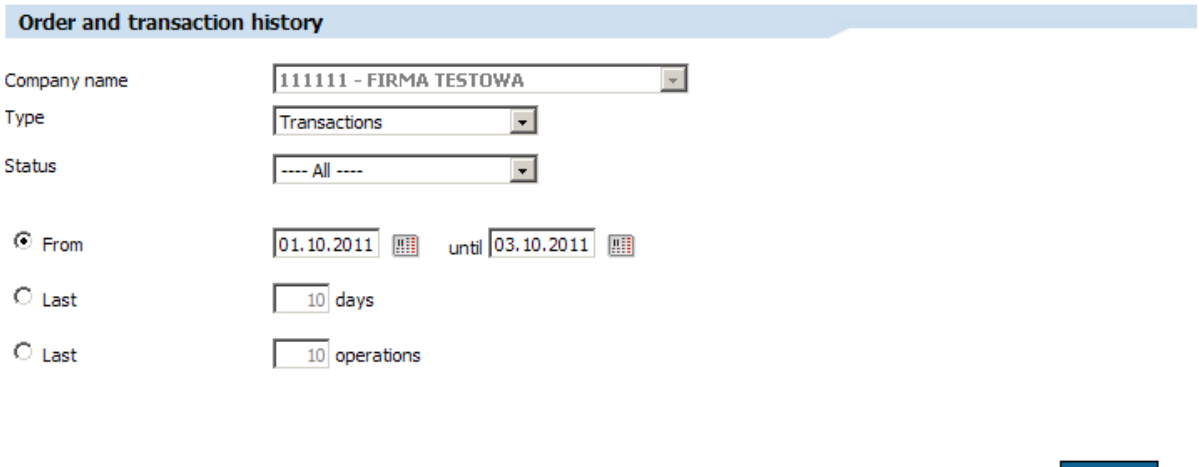
14.3 Transaction and order history

A Customer who uses the module may return at any time to FX transactions and orders placed in the system. To display the list of transactions and orders the user should enter the *Transaction and order history* tab. To display data the user should define the searching criteria with the use of the available filters, such as company name (for holding companies), type (of transaction/order), status, dates.

Depending on the operation type selected, the "Status" combo field will include various values, i.e.:

- Orders (Pending, Cancelled, Not executed (Insufficient funds), Not executed (No price), Executed, All) - orders with "Pending" status (in the course of executing) are not displayed in the history.

- Transactions (Executed, Cancelled, All). Transactions with "Pending" statutes are not displayed in the history.



After clicking the *Execute* button the system will display transactions/orders along with the following information: company/user name, account to be debited/ credited, currency pair, value date, conclusion time, buy/sell amount, FX rate and status in accordance with the search criteria selected.

Company name/ User	Debited account/ credited	Currency pair	Value date Conclusion time	Buy Transaction Amount/ Sell Transaction Amount	Exchange Rate	Transaction status
FIRMA TEST JAN TESTOWY	000000 0001 000000 0002	EUR/USD	30.09.2011 17:10	2,555.00 EUR 3,431.37 USD	1.3430	Executed
FIRMA TEST JAN TESTOWY	000000 0003 000000 0001	JPY/PLN	30.09.2011 17:06	313,800.97 JPY 15,000.00 PLN	4.7801	Executed
FIRMA TEST JAN TESTOWY	000000 0006 000000 0001	EUR/PLN	30.09.2011 17:05	11,000.00 PLN 2,495.46 EUR	4.4080	Executed
FIRMA TEST JAN TESTOWY	000000 0001 000000 0002	EUR/USD	30.09.2011 17:03	2,000.00 EUR 2,685.60 USD	1.3428	Executed
FIRMA TEST JAN TESTOWY	000000 0006 000000 0001	EUR/PLN	30.09.2011 15:48	3,000.00 EUR 12,150.00 PLN	4.0500	Executed

For executed transaction the user may download a confirmation in the PDF format by clicking an icon on the right hand side of the status.

14.4 Market analyses

Each Customer who uses the DealOnPl@net service will be granted access to market analyses prepared by the Bank's Chief Economist.

A form with market analyses is divided into two sections, i.e. daily comments and monthly/weekly comments. The system displays by default 5 weekly/monthly comments and 5 daily comments. All comments are available in the PDF format. To download a comment the user should click a selected link.

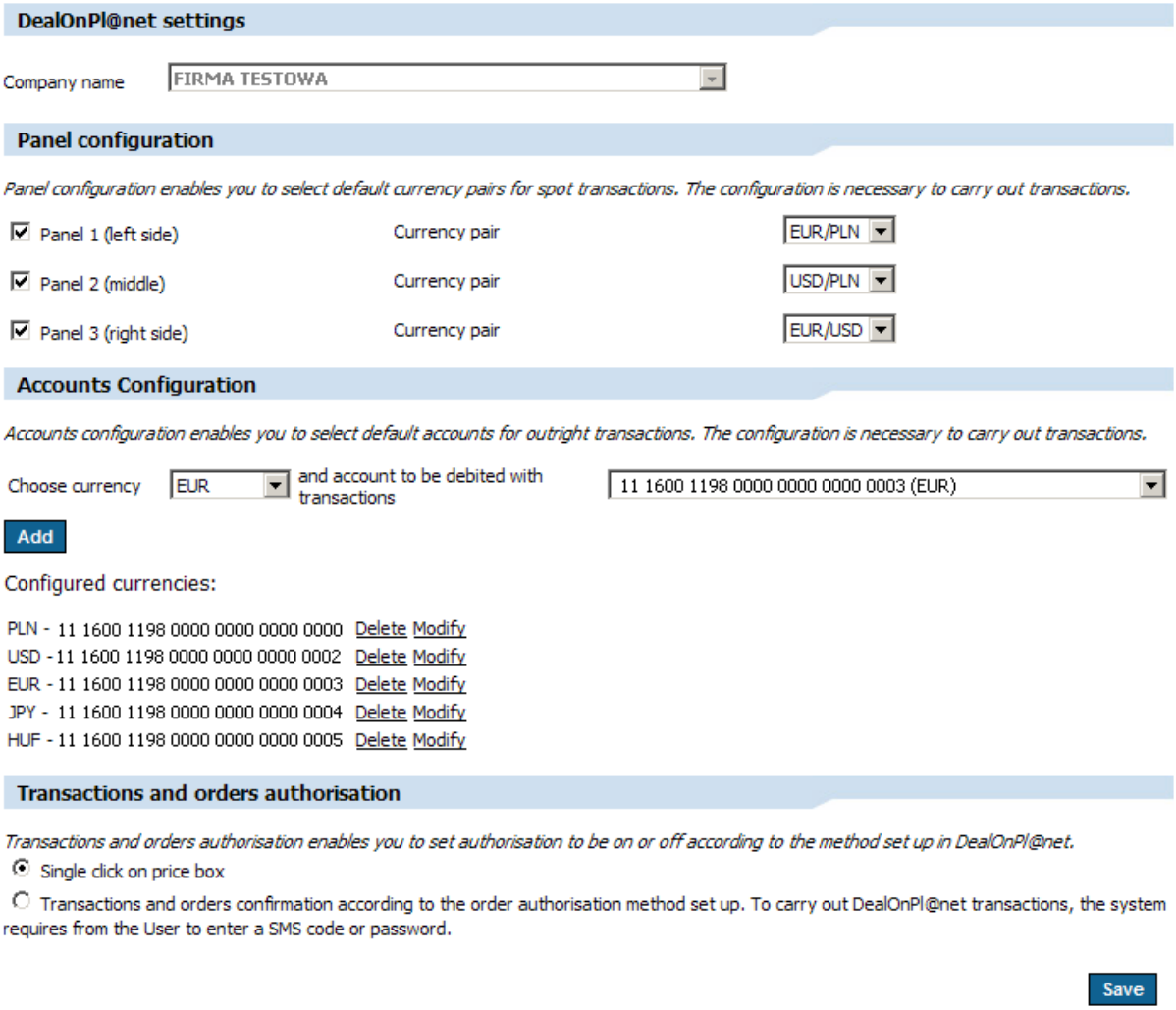
Market analyses
Daily commentaries
"Rynki o Poranku" (Morning market news) - 30.09.11
"Rynki o Poranku" (Morning market news) - 29.09.11
"Rynki o Poranku" (Morning market news) - 28.09.11
"Rynki o Poranku" (Morning market news) - 26.09.11
"Rynki o Poranku" (Morning market news) - 23.09.11
1 to 5 (from 5)
Weekly/monthly commentaries
"Makro Tydzień" (macroeconomic news of the week) - 27.09.11
"Makro Tydzień" (macroeconomic news of the week) - 20.09.11

14.5 Settings

One of the system's functionality enables the user to adjust settings of the "DealOnPl@net" to his/her individual needs.

In the "Settings" form the user can configure:

- panels that are displayed on the *Spot transactions* form and currency pairs
- accounts for selected currencies
- authorisation method used for transactions and orders

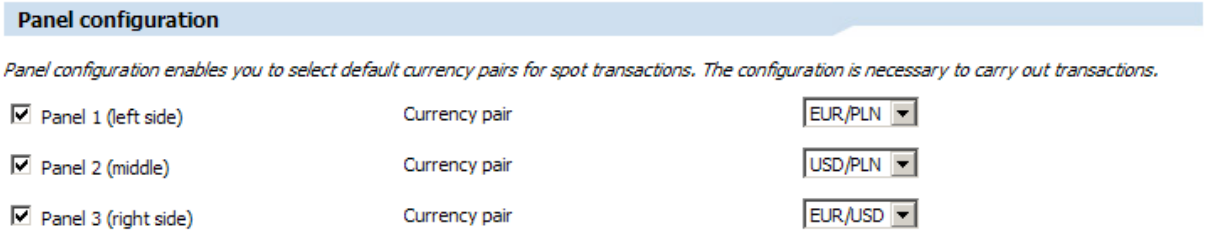

DealOnPl@net settings
Company name
FIRMA TESTOWA
Panel configuration
Panel configuration enables you to select default currency pairs for spot transactions. The configuration is necessary to carry out transactions.
Panel 1 (left side)
Currency pair
EUR/PLN
Panel 2 (middle)
Currency pair
USD/PLN
Panel 3 (right side)
Currency pair
EUR/USD
Accounts Configuration
Accounts configuration enables you to select default accounts for outright transactions. The configuration is necessary to carry out transactions.
Choose currency
EUR
and account to be debited with transactions
11 1600 1198 0000 0000 0000 0003 (EUR)
Add
Configured currencies:
PLN - 11 1600 1198 0000 0000 0000 0000 Delete Modify
USD - 11 1600 1198 0000 0000 0000 0002 Delete Modify
EUR - 11 1600 1198 0000 0000 0000 0003 Delete Modify
JPY - 11 1600 1198 0000 0000 0000 0004 Delete Modify
HUF - 11 1600 1198 0000 0000 0000 0005 Delete Modify
Transactions and orders authorisation
Transactions and orders authorisation enables you to set authorisation to be on or off according to the method set up in DealOnPl@net.
Single click on price box
Transactions and orders confirmation according to the order authorisation method set up. To carry out DealOnPl@net transactions, the system requires from the User to enter a SMS code or password.
Save

Each change introduced within the "Settings" tab must be authorised by authorisation method adopted by the user.

14.5.1 Panel configuration

The user may choose the number of available panels (from one to three panels) and default currency pairs that are displayed after the "Spot transactions" form opens. After marking the check box, a combobox, from which a currency pair is to be selected, gets activated

Apart from standard currency pairs (XXX/PLN), the following cross currency pairs are also available: EUR/USD, EUR/GBP, EUR/CHF,GBP/USD, USD/CHF.



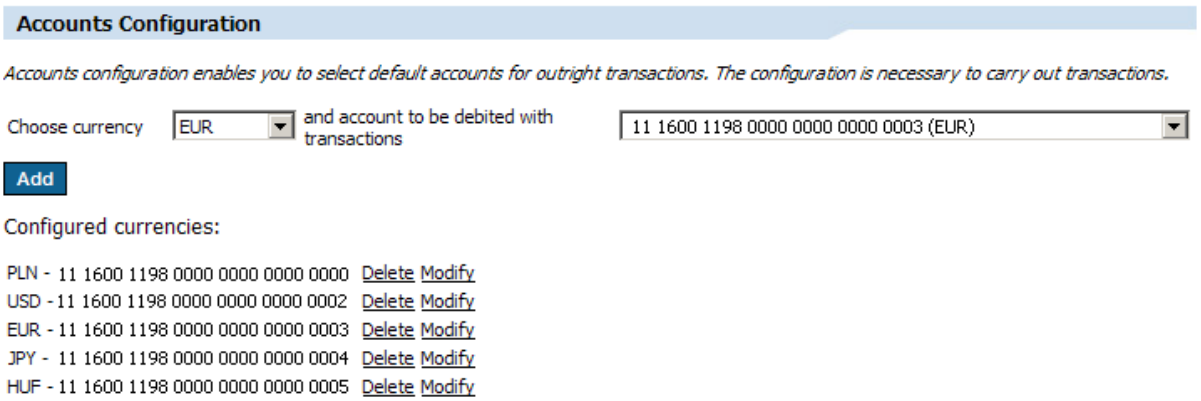
14.5.2 Account configuration

The system enables the user to select accounts that will be used as default accounts for a given currency.

To match the currency to the account, first the user needs to choose the currency from the combo field. Then, all accounts that are maintained in the selected currency and to which the user is authorised are displayed. After selecting the account and clicking the "Add" button, the account is added to the "Parameterised currencies" list.

In the DealOnPl@net module, a given currency may be matched to one account only.

There is no possibility of adding a second account if an account in the same currency has been already added.


Accounts Configuration
Accounts configuration enables you to select default accounts for outright transactions. The configuration is necessary to carry out transactions.
Choose currency
EUR
and account to be debited with transactions
11 1600 1198 0000 0000 0000 0003 (EUR)
Add
Configured currencies:
PLN - 11 1600 1198 0000 0000 0000 0000 Delete Modify
USD - 11 1600 1198 0000 0000 0000 0002 Delete Modify
EUR - 11 1600 1198 0000 0000 0000 0003 Delete Modify
JPY - 11 1600 1198 0000 0000 0000 0004 Delete Modify
HUF - 11 1600 1198 0000 0000 0000 0005 Delete Modify

To delete parameterisation for a given currency, the user should click the "Delete" button near a given currency/account pair.

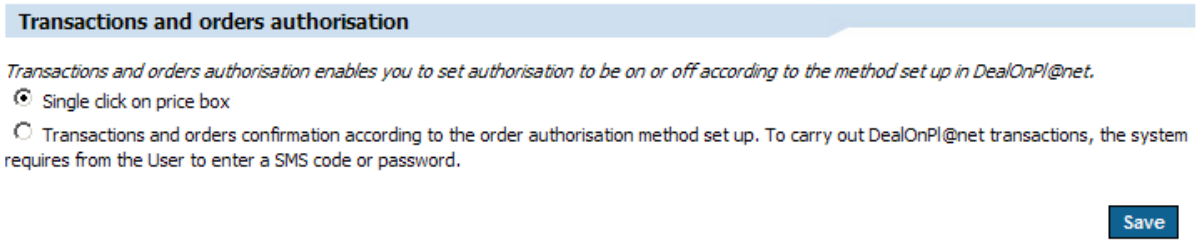
To modify the currency/account pair, the user should click the "Modify" button.

14.5.3 Transaction and order authorisation

The user may activate or inactivate the authorisation of FX transactions and orders executed within the DealOnPl@net functionality.

The following authorisation methods as regards transactions and orders are available within the DealOnPl@net functionality:

- A single click on the price box,
- Transaction confirmation in accordance with an authorisation method selected - in order to execute transactions in the DealOnPl@net the system requires the user to submit a text message code or a password to a key.
-


Transactions and orders authorisation
Transactions and orders authorisation enables you to set authorisation to be on or off according to the method set up in DealOnPl@net.
Single click on price box
Transactions and orders confirmation according to the order authorisation method set up. To carry out DealOnPl@net transactions, the system requires from the User to enter a SMS code or password.
Save

15 Deposits

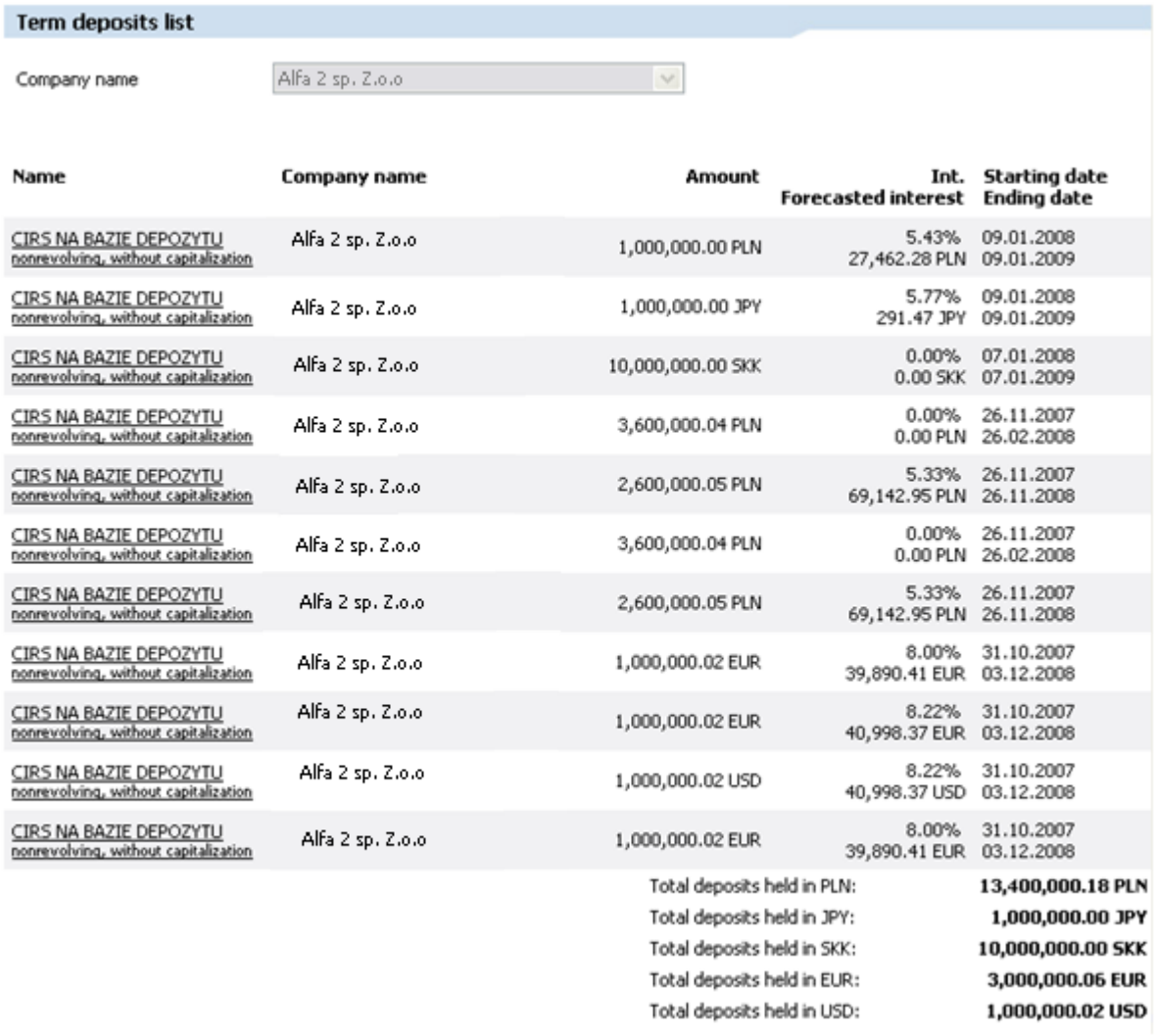
The *Deposits* module provides the following options:

- Deposit list
- New deposit
- Negotiated deposit
- Deposit modification
- Breaking a deposit
- Deposit interest rate

15.2 Deposit List

To display a list of deposits for a company, choose the company from the *Company Name* drop-down list. The system will display the following information about deposits: name, company name, amount, interest rate, forecasted interest, date of opening, closing date.

Items in the *Name* column are active links. You can click any of the links to open the *Modify Deposit* form.



Term deposits list

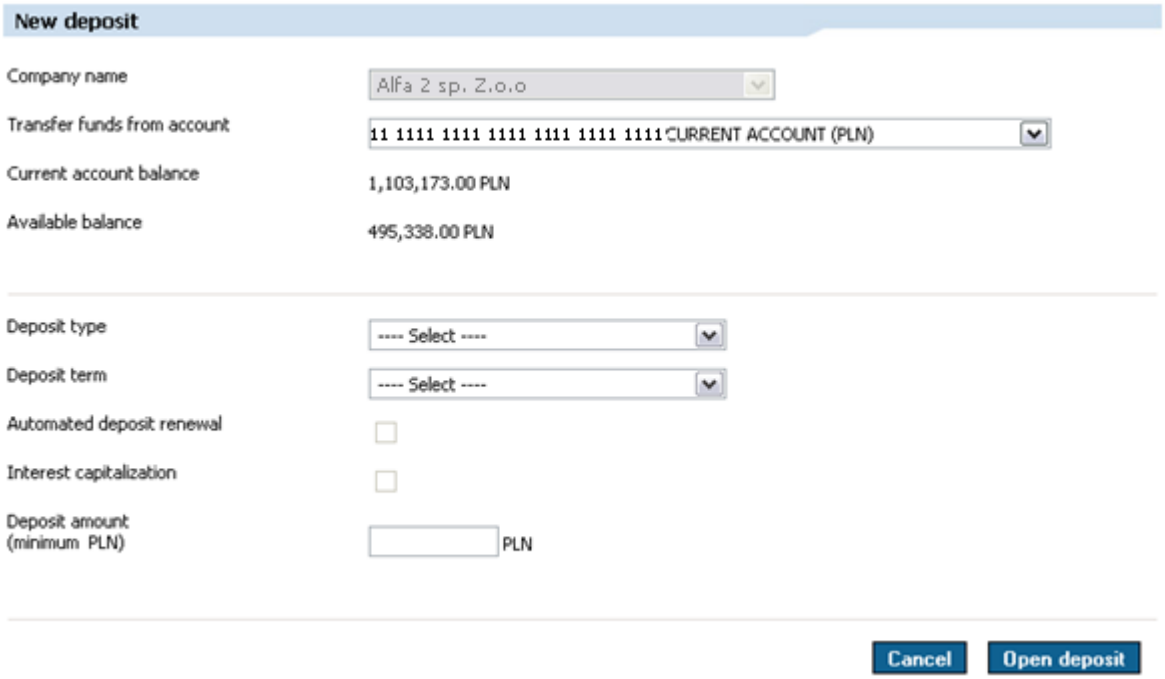
Company name: Alfa 2 sp. Z.o.o

Name	Company name	Amount	Int. Forecasted interest	Starting date Ending date
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.00 PLN	5.43% 27,462.28 PLN	09.01.2008 09.01.2009
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.00 JPY	5.77% 291.47 JPY	09.01.2008 09.01.2009
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	10,000,000.00 SKK	0.00% 0.00 SKK	07.01.2008 07.01.2009
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	3,600,000.04 PLN	0.00% 0.00 PLN	26.11.2007 26.02.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	2,600,000.05 PLN	5.33% 69,142.95 PLN	26.11.2007 26.11.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	3,600,000.04 PLN	0.00% 0.00 PLN	26.11.2007 26.02.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	2,600,000.05 PLN	5.33% 69,142.95 PLN	26.11.2007 26.11.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 EUR	8.00% 39,890.41 EUR	31.10.2007 03.12.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 EUR	8.22% 40,998.37 EUR	31.10.2007 03.12.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 USD	8.22% 40,998.37 USD	31.10.2007 03.12.2008
CIRS NA BAZIE DEPOZYTU nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 EUR	8.00% 39,890.41 EUR	31.10.2007 03.12.2008

Total deposits held in PLN:	**13,400,000.18 PLN**
Total deposits held in JPY:	**1,000,000.00 JPY**
Total deposits held in SKK:	**10,000,000.00 SKK**
Total deposits held in EUR:	**3,000,000.06 EUR**
Total deposits held in USD:	**1,000,000.02 USD**

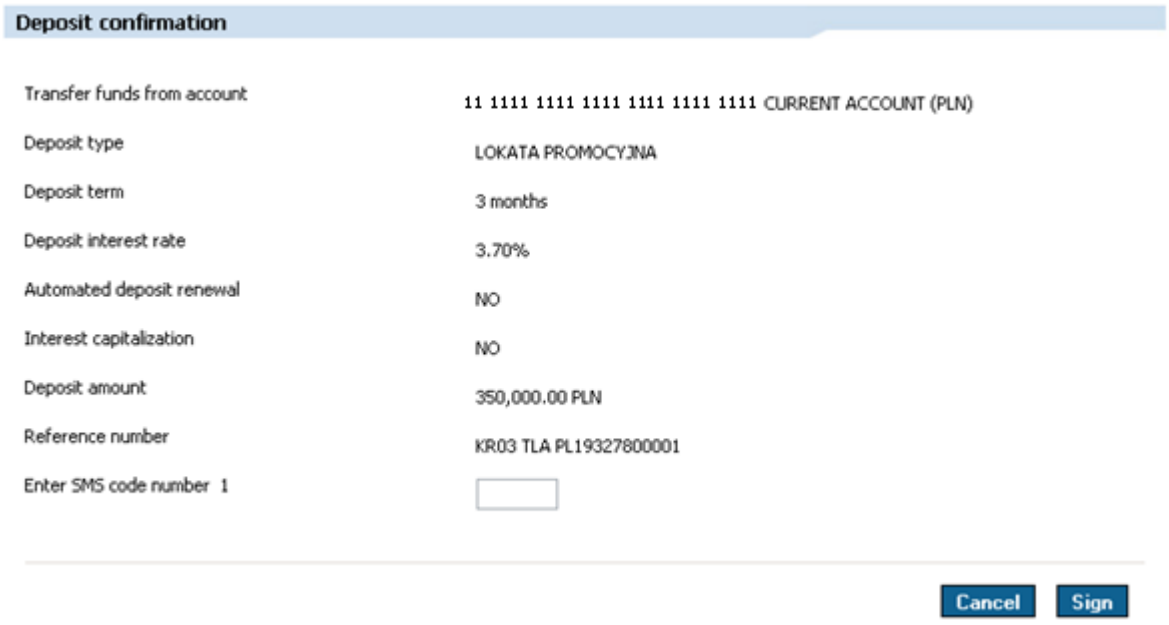
15.3 New Deposit

To create a new deposit, choose a company for which you want to create the deposit, and choose an account.



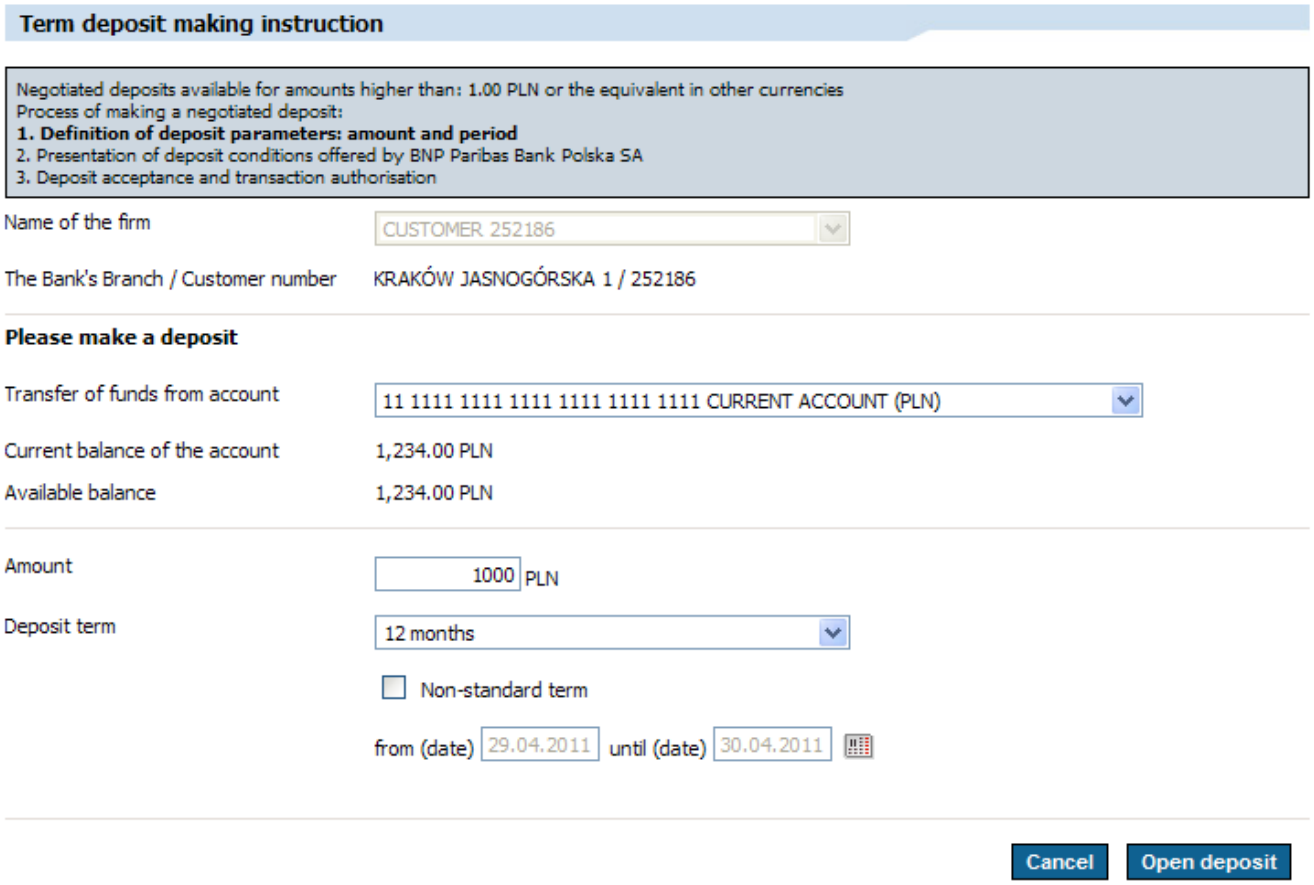
Then complete the form fields.

After completing the form fields, confirm the data by clicking *Open Deposit*. The intermediate acceptance screen will appear. You must authorize the deposit using an SMS code or electronic signature, depending on your chosen method of logging in and transaction authorization.

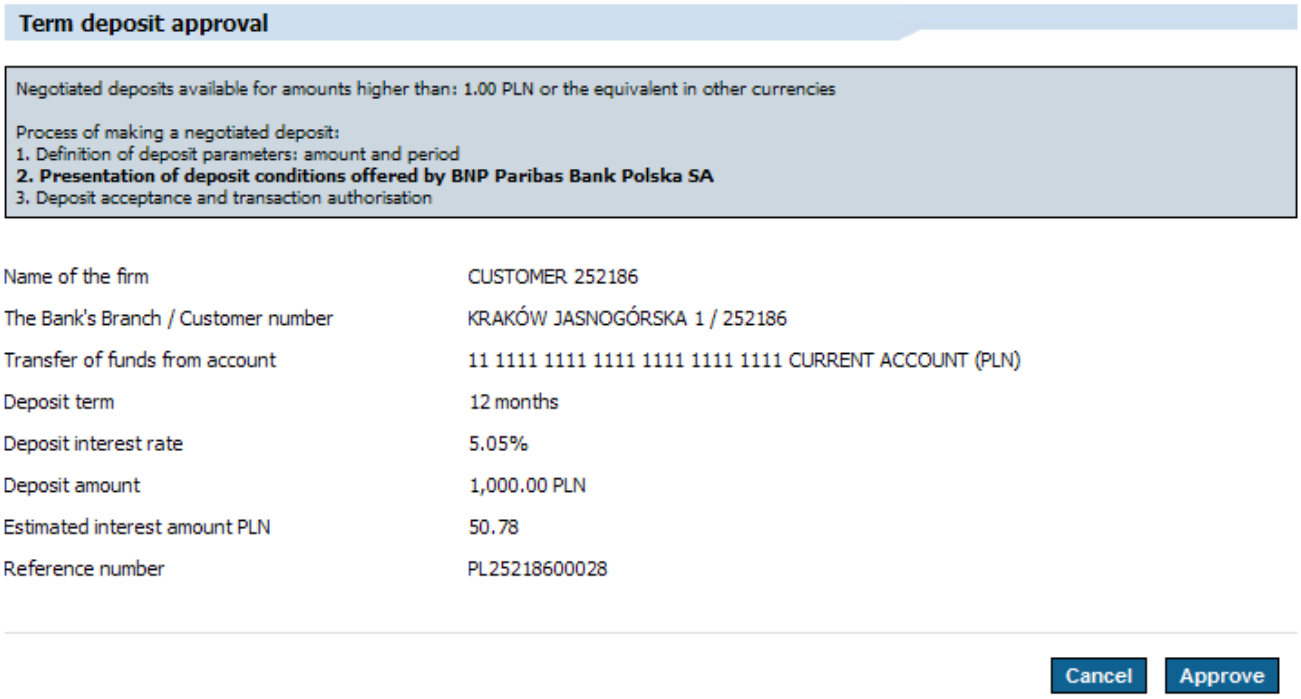


15.4 Negotiated Deposit

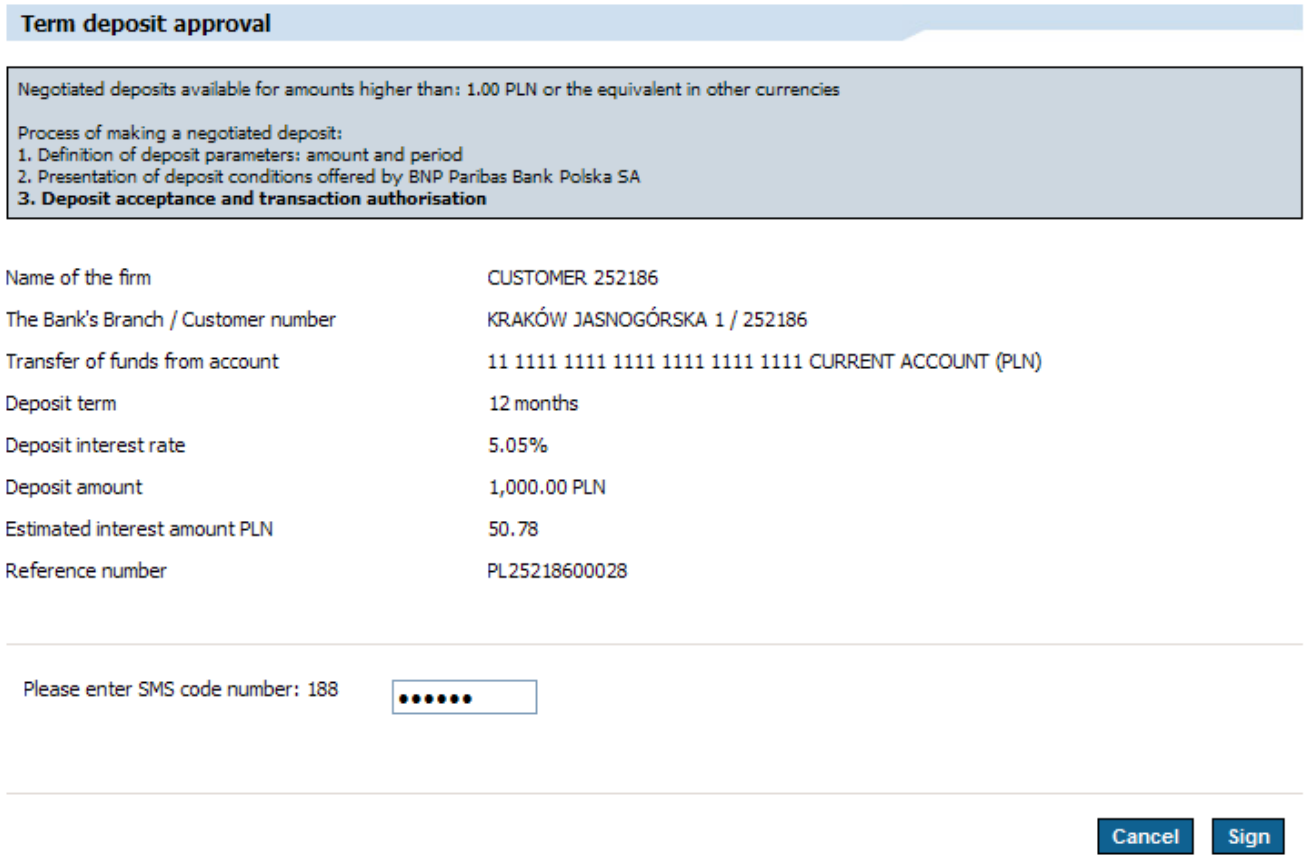
To create a negotiated deposit, fill in the order form.


Term deposit making instruction
Negotiated deposits available for amounts higher than: 1.00 PLN or the equivalent in other currencies
Process of making a negotiated deposit:
1. Definition of deposit parameters: amount and period
2. Presentation of deposit conditions offered by BNP Paribas Bank Polska SA
3. Deposit acceptance and transaction authorisation
Name of the firm
CUSTOMER 252186
The Bank's Branch / Customer number
KRAKÓW JASNOGÓRSKA 1 / 252186
Please make a deposit
Transfer of funds from account
11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
Current balance of the account
1,234.00 PLN
Available balance
1,234.00 PLN
Amount
1000 PLN
Deposit term
12 months
Non-standard term
from (date) 29.04.2011 until (date) 30.04.2011
Cancel
Open deposit

After completing the form fields, confirm the data by clicking *Open Deposit*.A screen presenting a 'read-only' data will be displayed. Additionally, the information about opening deposit will be displayed.

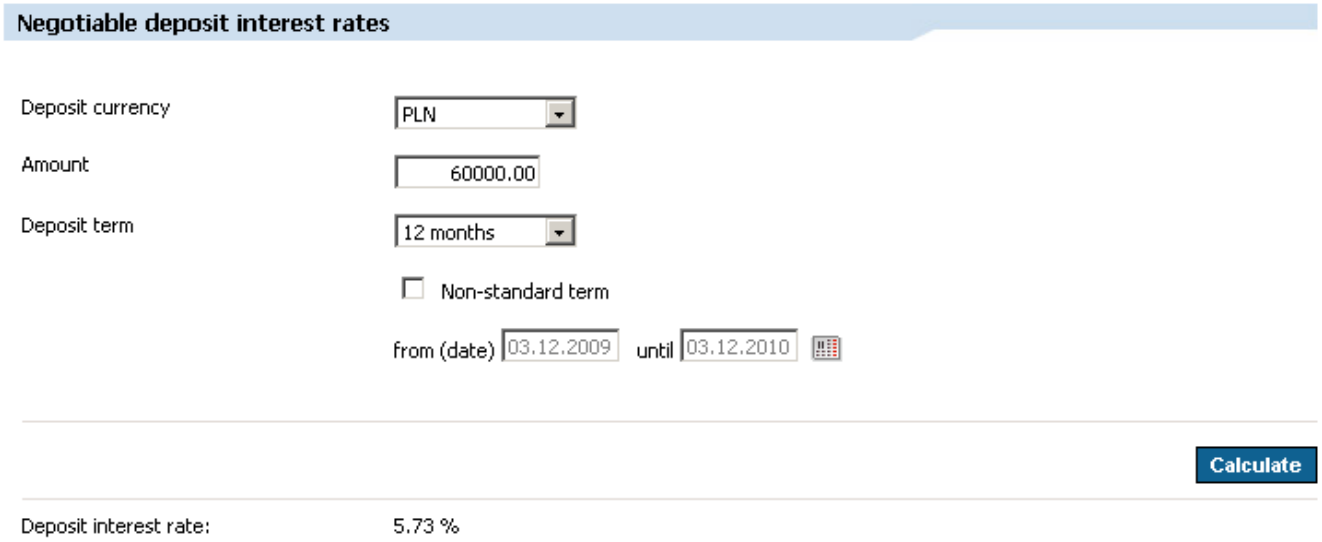

Term deposit approval
Negotiated deposits available for amounts higher than: 1.00 PLN or the equivalent in other currencies
Process of making a negotiated deposit:
1. Definition of deposit parameters: amount and period
2. Presentation of deposit conditions offered by BNP Paribas Bank Polska SA
3. Deposit acceptance and transaction authorisation
Name of the firm
CUSTOMER 252186
The Bank's Branch / Customer number
KRAKÓW JASNOGÓRSKA 1 / 252186
Transfer of funds from account
11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
Deposit term
12 months
Deposit interest rate
5.05%
Deposit amount
1,000.00 PLN
Estimated interest amount PLN
50.78
Reference number
PL25218600028
Cancel
Approve

In order to finally approve the order once again click the *Approve* button. You must authorize the deposit using an SMS code or electronic signature, depending on your chosen method of logging in and transaction authorization.


Term deposit approval
Negotiated deposits available for amounts higher than: 1.00 PLN or the equivalent in other currencies
Process of making a negotiated deposit:
1. Definition of deposit parameters: amount and period
2. Presentation of deposit conditions offered by BNP Paribas Bank Polska SA
3. Deposit acceptance and transaction authorisation
Name of the firm
CUSTOMER 252186
The Bank's Branch / Customer number
KRAKÓW JASNOGÓRSKA 1 / 252186
Transfer of funds from account
11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
Deposit term
12 months
Deposit interest rate
5.05%
Deposit amount
1,000.00 PLN
Estimated interest amount PLN
50.78
Reference number
PL25218600028
Please enter SMS code number: 188
Cancel
Sign

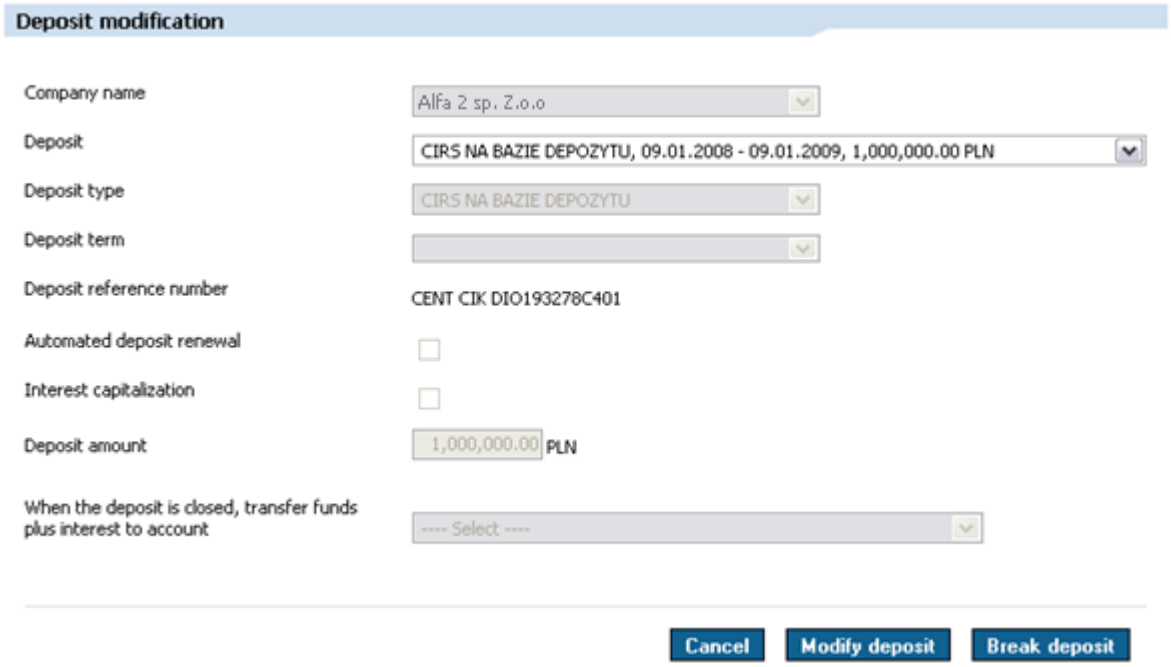
15.5 Negotiable Deposit Calculator

This option enables checking interest rate for the negotiable deposit - to this end deposit data such as currency, amount and period should be completed. Clicking on the *Calculate* button displays interest rate according to the conditions selected.



15.6 Deposit Modification

To modify a deposit, choose the deposit from the drop-down list.

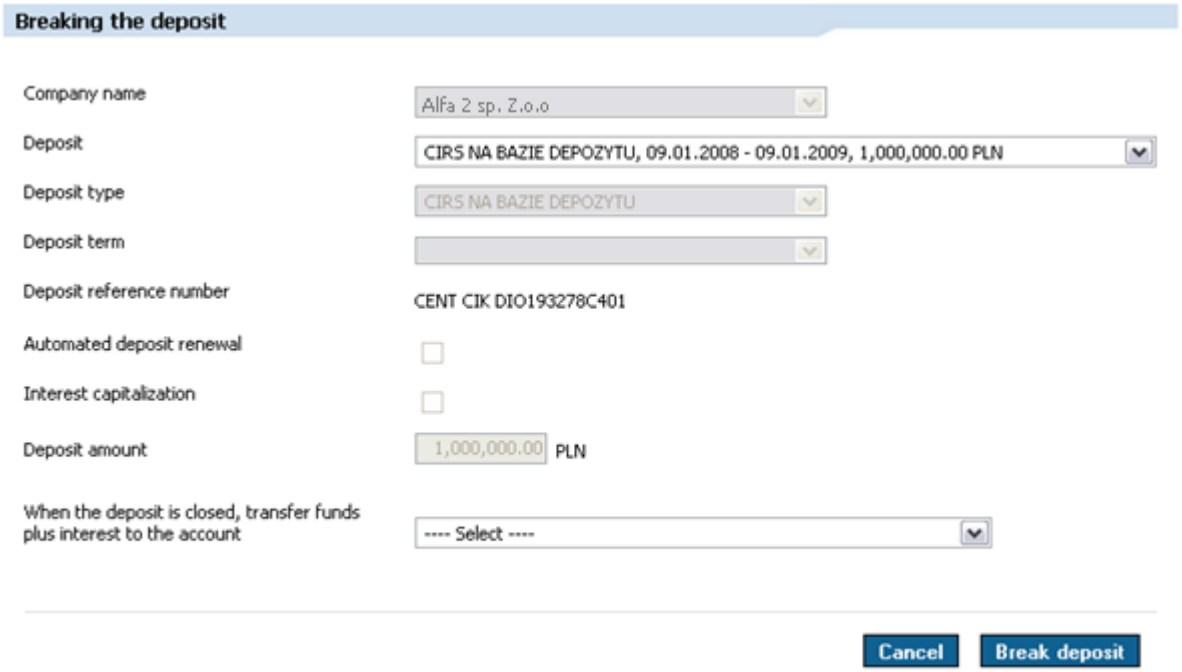


The *Deposit Modification* form will appear.

From this form, you can save the modified deposit (choose *Modify Deposit*) or click *Cancel* to cancel the changes and return to the list of deposits.

15.7 Breaking a Deposit

To terminate a deposit, choose the deposit from the drop-down list.



The *Break Deposit* form will appear.

15.8 Deposit Interest Rate

This feature provides information about current interest rates for your deposits.

Deposit interest rate

DEP STAND ODNAW OPR STAŁE WALUT in USD

Period	From 500.00 USD to 10,000.00 USD	From 10,000.01 USD
3 months	0.50%	1.00%
6 months	0.60%	1.20%
1 year	0.65%	1.30%
3 years	0.70%	1.40%

LOKATA PROMOCYJNA in PLN

Period	From 35,000.00 PLN
3 months	3.70%
6 months	4.50%

E-LOKATA in PLN

Period	From 2,000.00 PLN
1 week	3.35%
2 weeks	3.35%
1 month	3.50%
3 months	3.35%

DEP STAND ODNAW OPR STAŁE PLN in PLN

Period	From 5,000.00 PLN to 35,000.00 PLN	From 35,000.01 PLN
2 weeks	3.05%	3.15%

DEP STAND ODNAW OPR ZMIENNE PLN in PLN

Period	From 5,000.00 PLN to 35,000.00 PLN	From 35,000.01 PLN
2 weeks	2.75%	3.15%
3 weeks	2.85%	3.15%
1 month	3.05%	3.15%
2 months	3.00%	3.10%
3 months	3.15%	3.25%
4 months	3.05%	3.15%
6 months	2.95%	3.05%
1 year	2.95%	3.05%

DEP STAND ODNAW OPR STAŁE WALUT in EUR

Period	From 500.00 EUR to 10,000.00 EUR	From 10,000.01 EUR
3 months	0.60%	1.20%
6 months	0.65%	1.30%
1 year	0.70%	1.40%
3 years	1.00%	1.50%

16 Cards

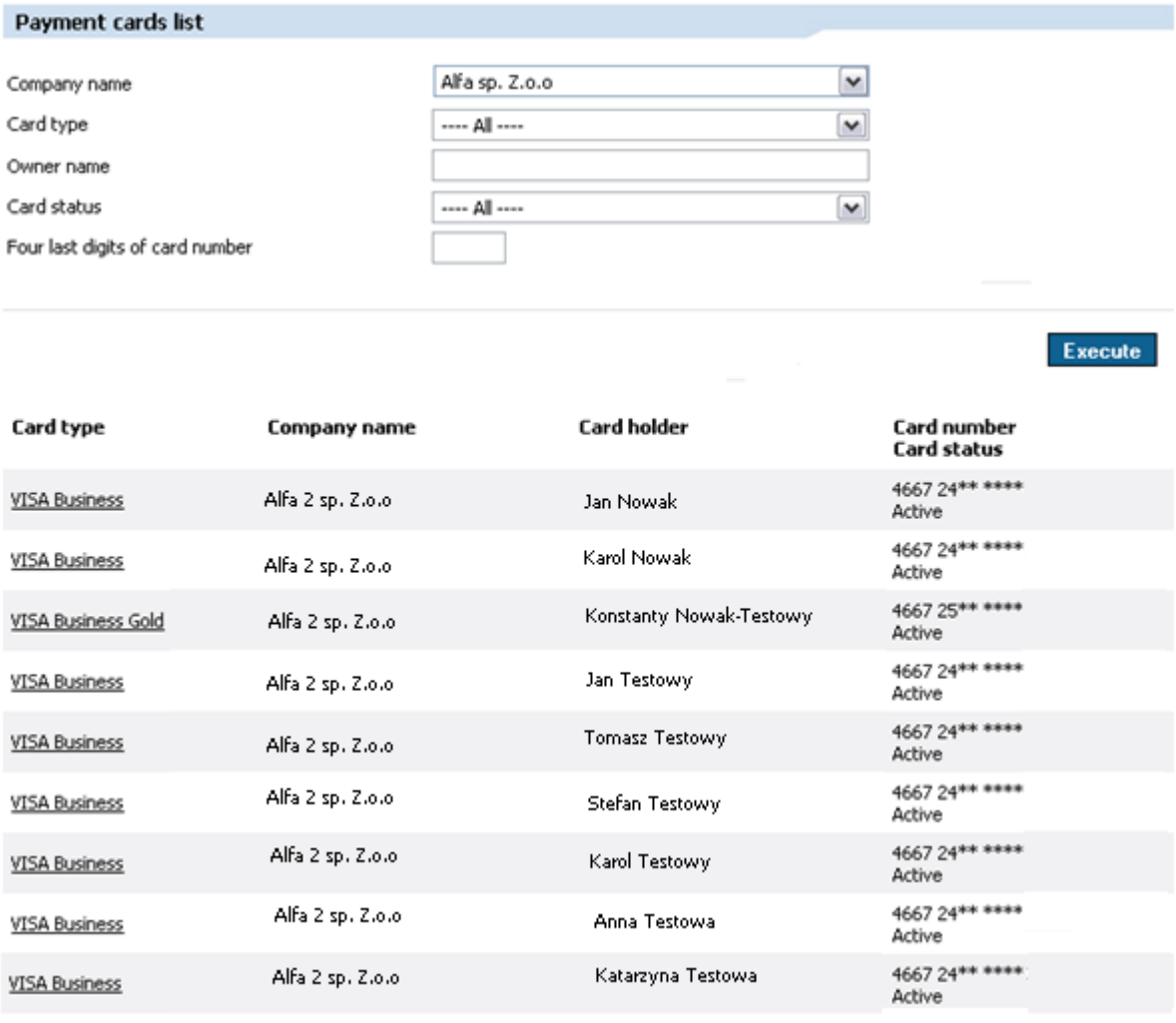
The *Cards* module provides the following options:

- Payment cards list
- Card data
- Transactions specification
- Card account statement
- Applications regarding cards

16.2 Payment Cards List

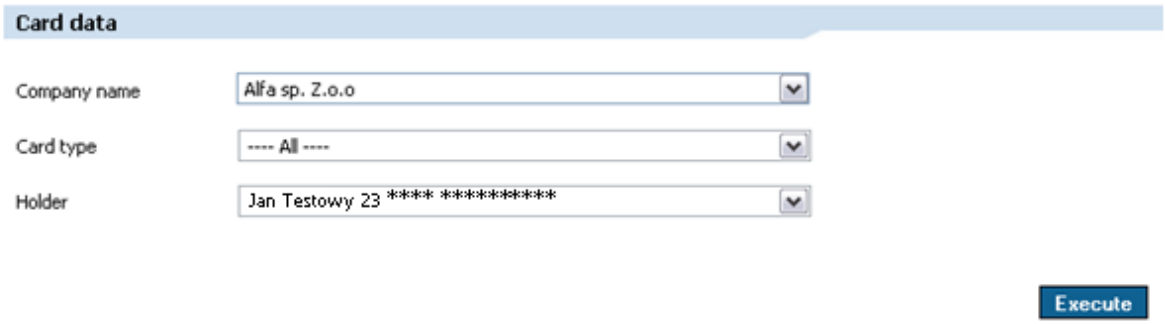
This feature provides information about your company's payment cards. To display a list of payment cards, define search criteria and confirm the search by clicking *Execute*.

A list of cards that match your criteria will appear. Card type information is an active link that leads to the card's data.

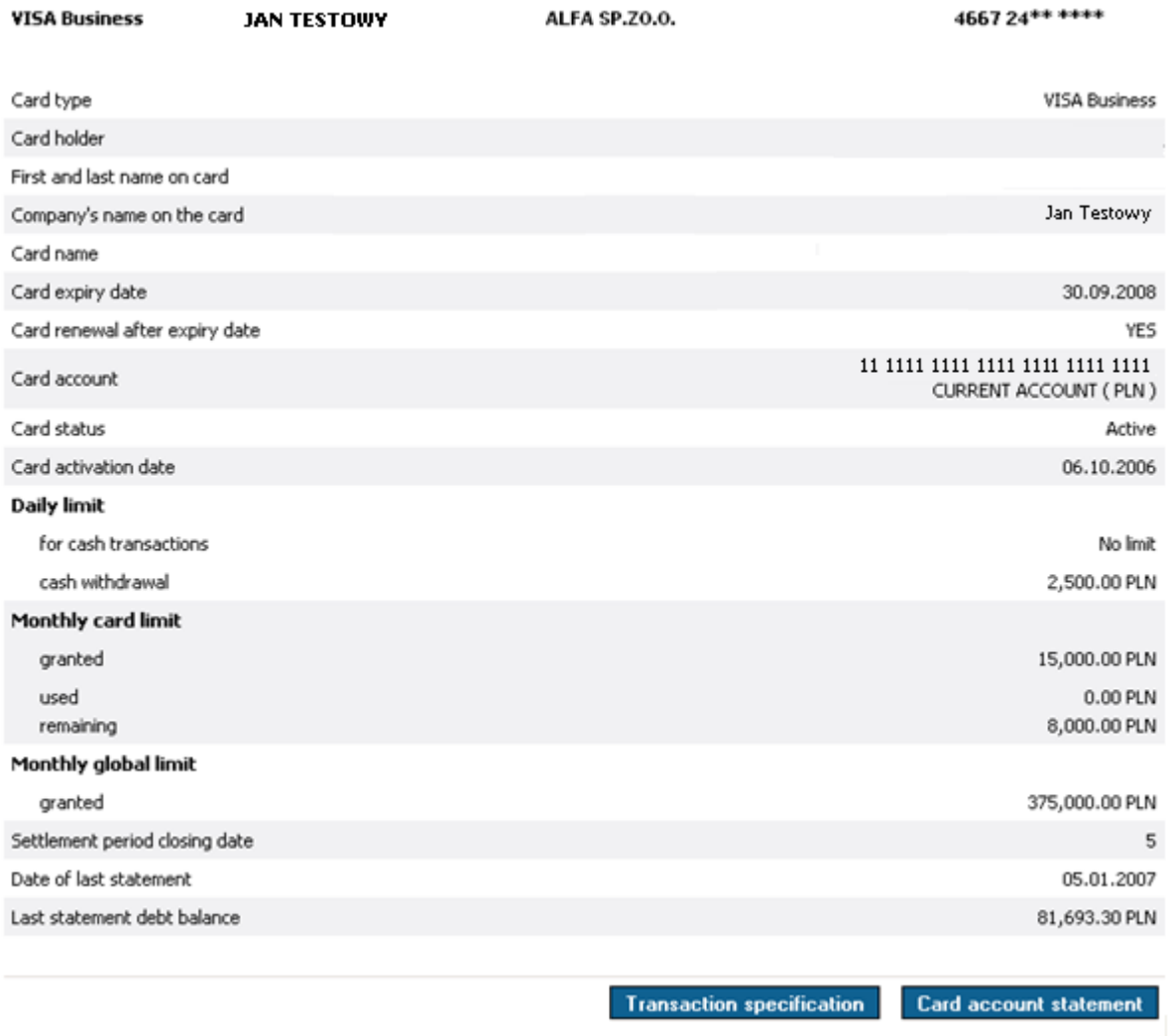


16.3 Card Data

To display detailed information about a card, first find the card using filters.



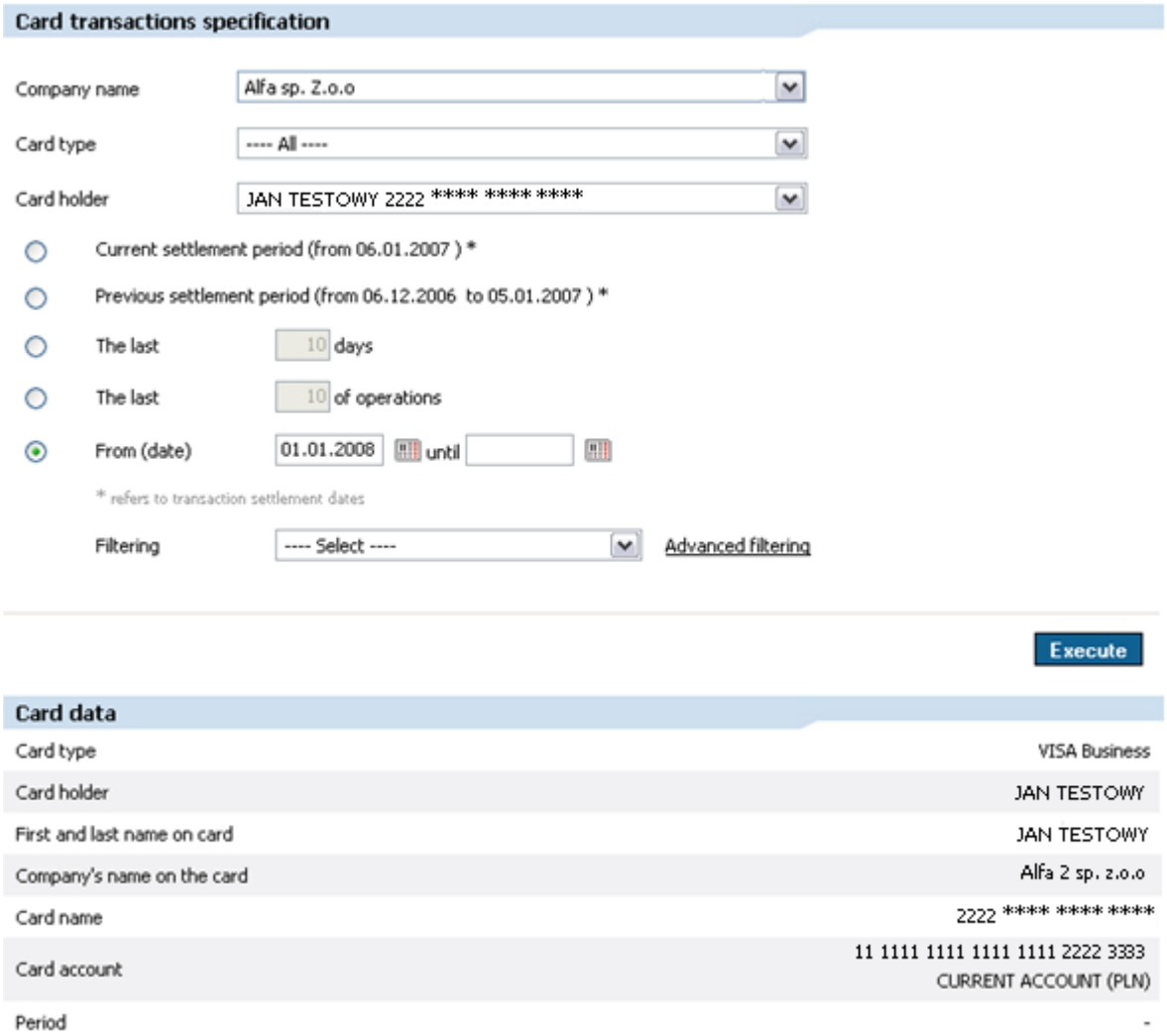
When you click Execute, detailed information about the card will appear.



Click *Transactions Specification* to open the transaction summary form (see the following chapter for description). for charge cards, you can also click the Card Account Statement button (provided that you have the necessary authorization rights).

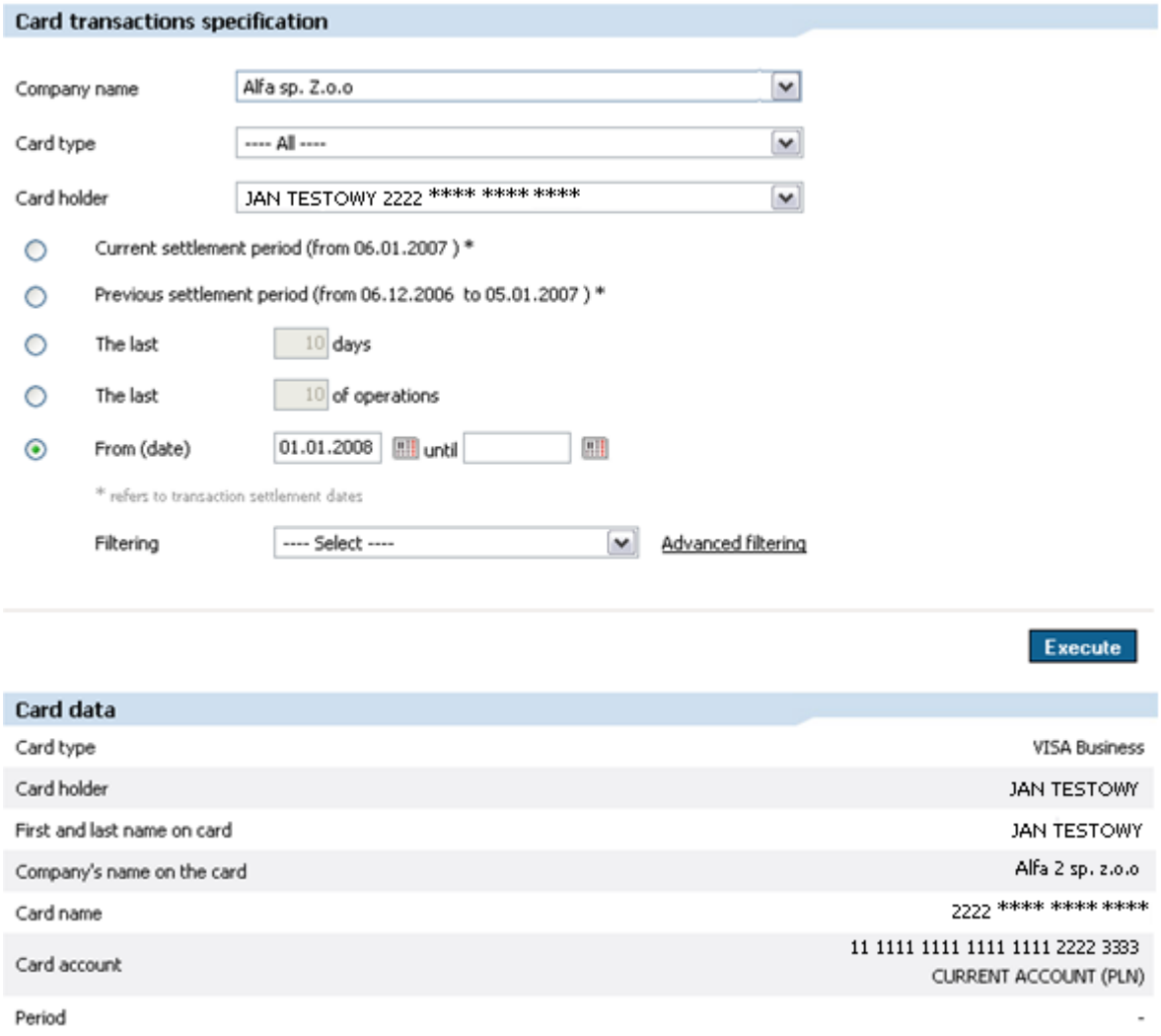
16.4 Transactions Specification

To display a transaction summary, define search criteria and confirm the search by clicking *Execute*.



16.5 Card Account Statement

To generate a card account statement, choose the desired card account and settlement period, and then click *Execute*. This tab is not available for Visa Electron cards.



A screen will appear, listing card information followed by a summary of transactions.

Card account data

Card account	11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
Monthly global limit	
granted	375,000.00 PLN
Period	06.01.2007 -
Previous debt balance	81,693.30 PLN
Total debit amount in a given period	23,797.26 PLN

Transactions list

Transaction settlement/ date	Transaction type	Original amount	Transaction place	Amount
Transactions for a card · 2222 ** **** ***** JAN TESTOWY**				
09.01.2007 09.01.2007	Commission - domestic purchase	1.50 PLN	OPŁATA OD TRANSAKCJI SPRZEDAŻY	1.50 PLN
06.01.2007 09.01.2007	Domestic purchase	99.98 PLN	MEDIA MARKT POLSKA SP. WROCLAW, PL	99.98 PLN
Transactions for a card · 2222 ** **** ***** OLE TESTOWY**				
09.01.2007 09.01.2007	Commission - domestic purchase	2.71 PLN	OPŁATA OD TRANSAKCJI SPRZEDAŻY	2.71 PLN
08.01.2007 09.01.2007	Domestic purchase	180.71 PLN	NEO STACJA PALIW GORZOW WLKP, PL	180.71 PLN

16.6 Card-Related Applications

If you have sufficient authorization rights, you can send applications related to cards to the Bank, such as the application to use a payment card, an application to issue a payment card, or an application to change card limits. When you complete the application, authorize it using your SMS code or electronic signature, depending on the authorization methods you have chosen. The application must subsequently be signed by persons defined within acceptance patterns for applications.